

**NET LEASED**  
CREDIT UNION OF  
SOUTHERN CALIFORNIA  
INVESTMENT OPPORTUNITY  
+ EV CHARGING

**16164**  
S HIGHLAND AVE



Credit Union of  
Southern California  
*BUILDING BETTER LIVES®*



**FOR SALE**  
BRAND NEW 10 YEAR LEASE  
FREEWAY VISIBLE PAD IN  
NORTH FONTANA, CA

F O N T A N A

C A 9 2 3 3 6

**CBRE**



INVESTMENT SUMMARY

-  **\$3,081,142**  
PURCHASE PRICE
-  **5.25%**  
CAP RATE
-  **\$161,760**  
CURRENT NOI
-  **2023**  
YEAR BUILT
-  **COMMERCIAL USE**  
ZONING
-  **2,800 SF**  
BUILDING SIZE
-  **0.34 ACRES**  
(OR YOU CAN USE ±14,128 SF)
-  **0240-011-61-0000**  
APN

INVESTMENT HIGHLIGHTS

**INSTITUTIONAL-QUALITY RETAIL CORRIDOR**

Located along the Highland Ave retail corridor near other national and regional tenants like The Habit and Starbucks, driving consistent daily traffic and reinforcing long-term market strength and investor confidence.

**NEW CONSTRUCTION IN HIGH-GROWTH NORTH FONTANA**

Recently developed retail product in one of Fontana's fastest-growing submarkets, benefiting from strong residential growth and continued retail demand—key attributes for long-term hold net lease investors.

**STRONG TRAFFIC COUNTS & CORNER EXPOSURE**

Positioned at the busy intersection of **Citrus Ave (±19,365 CPD)** and **S Highland Ave (±5,644 CPD)**, providing excellent visibility and accessibility.

**AFFLUENT AND DENSE TRADE AREA**

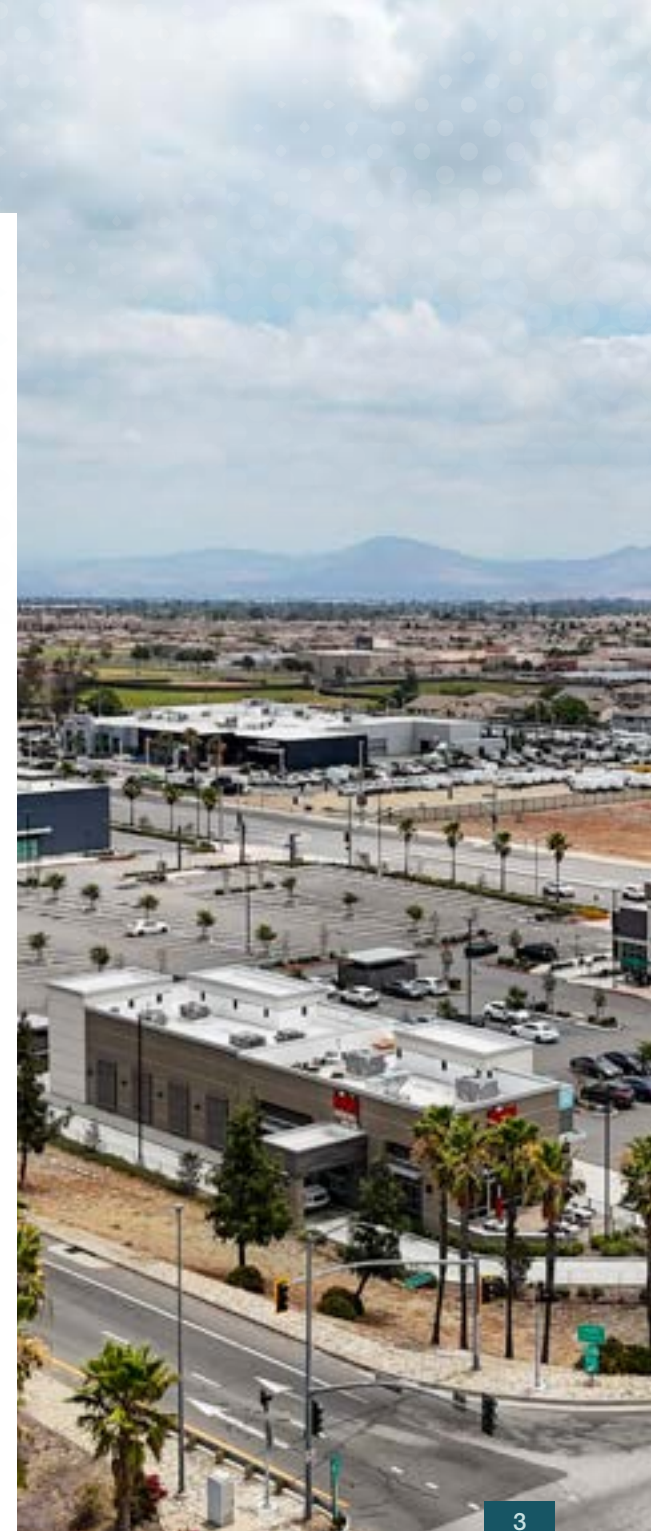
Average household incomes exceed **\$116,000** within a **1-mile radius**, with a growing population base and strong household formation supporting neighborhood retail.

**FLEXIBLE TENANT PROFILE**

Zoning and configuration support a wide range of retail, medical, and service uses, creating broad leasing appeal and long-term income durability.

**BROAD EXIT LIQUIDITY**

Desirable size and new construction appeal to both private 1031 buyers and institutional net lease investors, supporting strong resale and cap rate compression potential.



## THE OFFERING

16164 S. Highland Avenue offers the opportunity to acquire a newly constructed, single-tenant retail pad fully leased to Credit Union of Southern California on a brand-new 10-year lease, providing long-term, stable cash flow from a credit tenant.

The Property is located within a Starbucks anchored neighborhood shopping center in North Fontana, California, one of the Inland Empire's fastest-growing residential and employment submarkets. The site is strategically positioned at the signalized intersection of S. Highland Avenue and Citrus Avenue, benefiting from strong visibility, convenient ingress and egress, and exposure to significant daily traffic volumes.

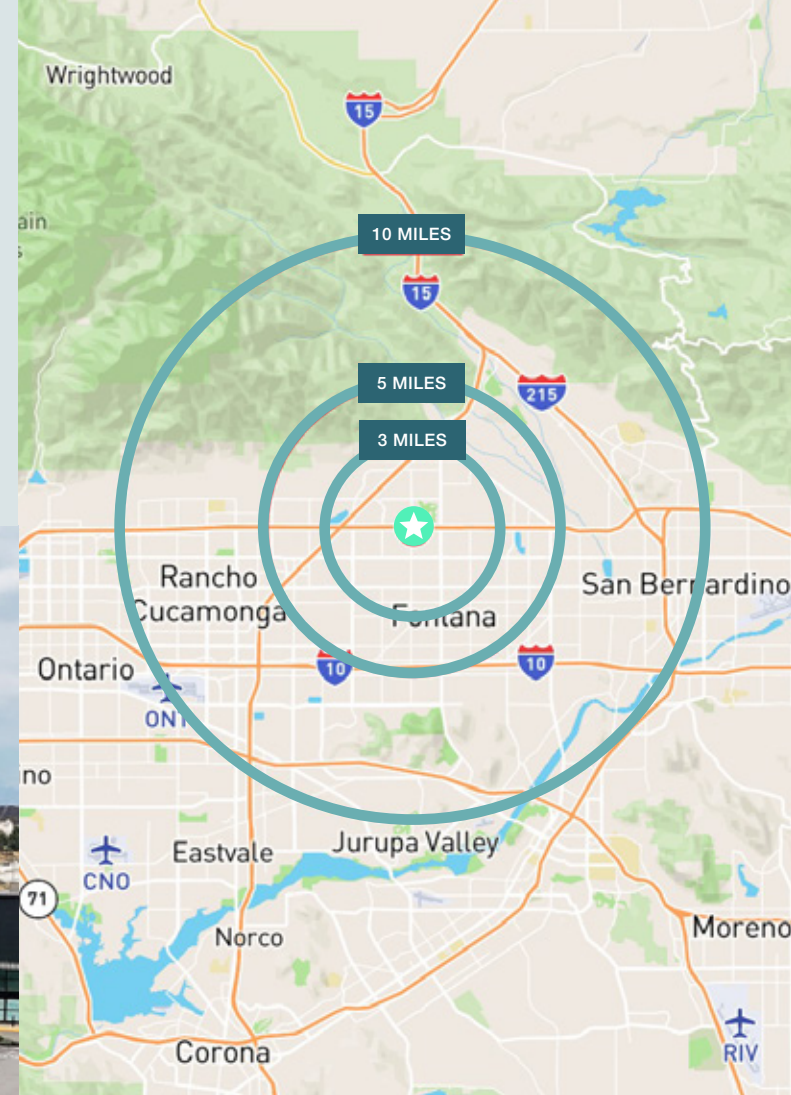
The Property features prominent frontage and freeway-oriented pylon signage, enhancing visibility and brand exposure. The surrounding trade area continues to experience substantial residential growth and infrastructure investment, supporting sustained consumer demand and long-term tenant viability.

This offering provides investors with a passive, stabilized net-leased investment in a high-growth Inland Empire location, supported by strong market fundamentals and long-term demographic trends.

DEMOGRAPHIC COMPREHENSIVE	3 MILES	5 MILES	10 MILES
<b>Population</b>			
2025 Population	135,959	322,290	839,989
<b>Household Income</b>			
2025 Average Household Income	\$140,502	\$130,906	\$115,578
<b>Household Value</b>			
2025 Average Value of Owner Occ. Housing Units	\$644,033	\$629,493	\$599,216



**CBRE PRESENTS A RARE OPPORTUNITY TO ACQUIRE A NET LEASED CREDIT UNION OF SOUTHERN CALIFORNIA.**

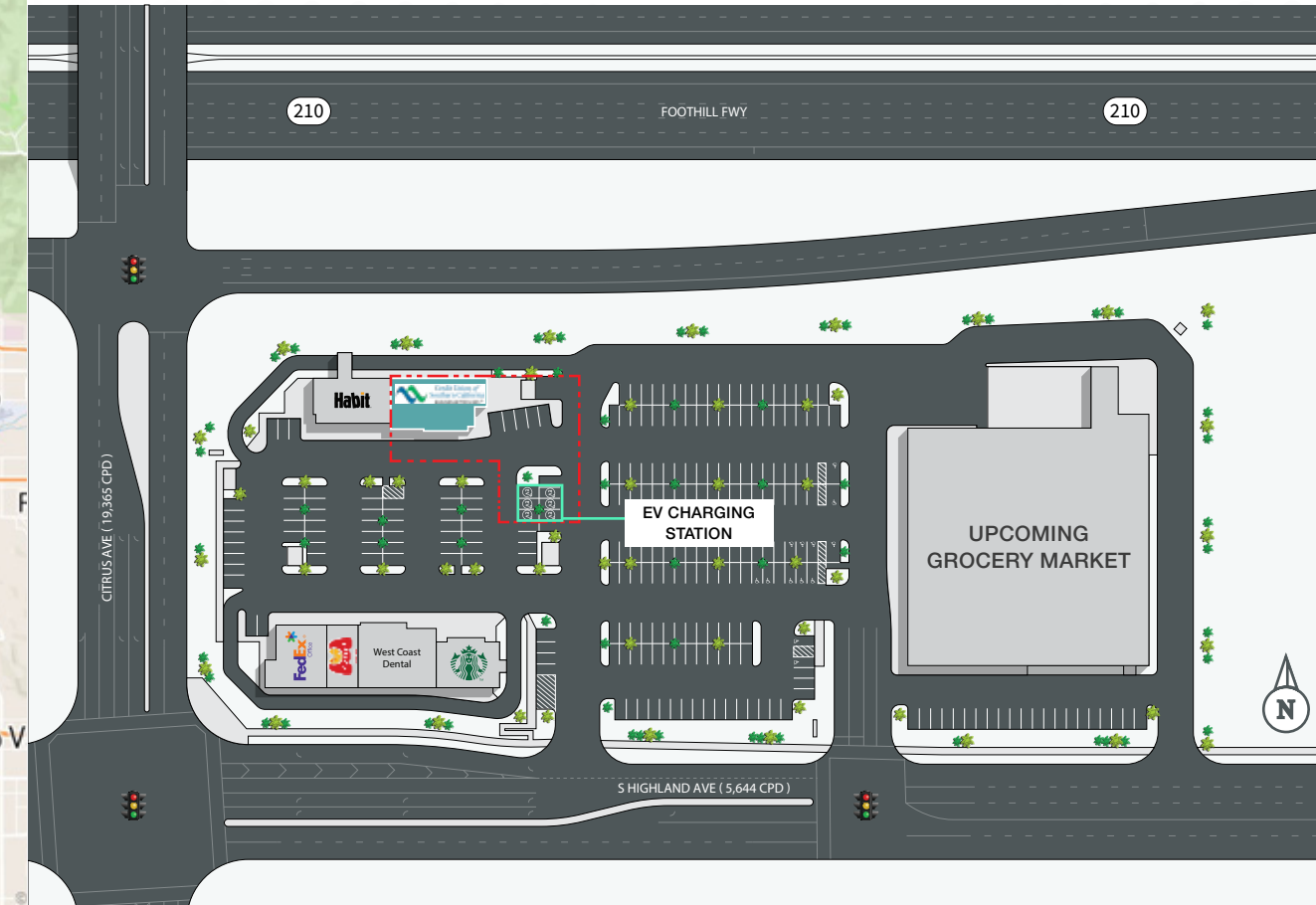


## PROPERTY OVERVIEW

**16164 S HIGHLAND AVE, FONTANA, CA 92336**

Square Footage	2,800 SF
Lot Size	14,128 SF
Year Built	2023
Parcel	0240-011-61-0000

## SITE PLAN



## LEASE ABSTRACT CREDIT UNION OF SOUTHERN CALIFORNIA

<b>Tenant</b>	Credit Union of Southern California, a federal credit union
<b>Property Address</b>	16164 South Highland Avenue, Fontana, California (Approximately 2,800 rentable square feet; free standing building)
<b>Original Lease Date</b>	May 6th
<b>Rent Commencement</b>	Earlier of: (i) nine (9) months after Delivery Date, or (ii) date Tenant first opens for business
<b>Lease Expiration</b>	Last day of the calendar month containing the tenth (10th) anniversary of the Rent Commencement Date
<b>Renewal Options</b>	Provided in the Lease, exercisable only if Tenant is not in default and delivers timely written notice; number and length of renewal terms not expressly stated on the face of the document
<b>Lease Type</b>	Absolute Net (NNN) – Tenant pays 100% of Operating Expenses and 100% of Real Estate Taxes as Additional Rent







	Lease Year	Annual Rent	Monthly Rent
<b>Rent/Yr</b>	Year 1	\$129,360.00	\$10,780.00
	Year 2	\$133,240.80	\$11,103.40
	Year 3	\$137,238.02	\$11,436.50
	Year 4	\$141,355.16	\$11,779.60
	Year 5	\$145,595.81	\$12,132.98
	Year 6	\$149,963.69	\$12,496.97
	Year 7	\$154,462.60	\$12,871.88
	Year 8	\$159,096.48	\$13,258.04
	Year 9	\$163,869.38	\$13,655.78
	Year 10	\$168,785.46	\$14,065.45

*Base Rent calculated at \$3.85/SF in Year 1 with 3% annual increases; payable monthly in advance.*

<b>Permitted Use</b>	Retail financial services / credit union branch, including banking and credit union services, customer service and administrative offices, and ATM facilities (up to two through-the-wall ATMs and a night deposit drop box)
<b>Common Area Maintenance</b>	Paid by Tenant through Operating Expenses
<b>Assignment/Subletting</b>	Permitted subject to Landlord's consent; Tenant remains liable after transfer



## LEASE ABSTRACT CHARGING STATION LICENSE AGREEMENT

 <p><b>15 YRS OPERATING TERM</b></p>	 <p><b>3x5 YRS RENEWAL OPTIONS</b></p>	 <p><b>\$3,000 /MO AGGREGATE RENT CAP</b></p>
 <p><b>2% ANNUAL ESCALATION</b></p>	 <p><b>6xV4 TESLA SUPERCHARGERS</b></p>	 <p><b>6 DEDICATED SPACES</b></p>

### PARTIES & PREMISES

<b>Licensee</b>	Chargeline Holdings L3 I, LLC, a Delaware limited liability company
<b>Licensor</b>	Sage Citrus Fontana, LLC a California limited liability company
<b>Equipment</b>	Up to six (6) Tesla V4 Superchargers (DC fast charging) across the seven dedicated spaces

### TERM, COMMENCEMENT & RENT

<b>Operating Term</b>	Fifteen (15) years from the Commencement Date
<b>Commencement Date</b>	Earlier of (i) Charging Stations operational or (ii) twelve (12) months after the Effective Date
<b>Renewal Options</b>	Three (3) successive options of five (5) years each
<b>Rent</b>	\$450 per stall
<b>Escalation</b>	2% annually, compounded, over the License Term

### KEY RIGHTS & OBLIGATIONS

<b>EV Exclusive</b>	Licensee holds an exclusive for EV charging across the Licensor Property (subject to pre-existing installations); rent abates on dviolation beyond 2 business days, with termination right after 90 days
<b>Expansion / ROFR</b>	Licensee is the preferred provider; first right to negotiate additional EV charging at the Property. Personal to Chargeline USA, LLC
<b>Incentives</b>	Licensee owns all Incentives (LCFS, rebates, credits, tax benefits) derived from the Charging Stations; Licensor remits any received within 30 days
<b>Ownership</b>	All Charging Stations and related equipment remain Licensee's (or Equipment Lessor's) personal property, not fixtures
<b>Operation &amp; Maintenance</b>	Licensee operates and maintains the Charging Stations at its sole cost; sets pricing in its sole discretion. Licensor maintains the Premises and parking areas (lighting, snow/ice/debris, garbage) at its sole cost Tesla services and maintains the Supercharger equipment
<b>Utilities</b>	Licensee responsible for separate metering and all electricity costs, paid directly to the utility
<b>Taxes</b>	Licensee pays personal property taxes on its equipment and incremental property tax increases attributable to its improvements, capped at \$10,000 per year
<b>Signage</b>	Licensee signage subject to Licensor's prior written consent (commercially reasonable); Licensee bears permitting and installation costs



## TENANT OVERVIEW

Credit Union of Southern California is a well-established credit union founded in 1954, and a member-owned financial institution with deep roots across the Inland Empire and Greater Los Angeles area. These growing markets include branch networks across, Orange, Riverside, Los Angeles and San Bernardino counties, supported by continued strategic expansion and partnerships.

The CU provides full-service retail and consumer banking, including checking/savings accounts, auto and mortgage loans, credit cards, and small business solutions. They have \$3.8B+ in total assets as of 2025, reflecting 33% year-over-year growth. Membership exceeds 180,000+, increasing steadily through organic growth and strategic mergers. These merges have helped expansion to 25 branch locations enhancing regional accessibility.

Another of the threshold that CU SoCal identifies with is being a community serving institution. They hosted 110+ free financial education workshops and community programs in 2025. And delivered 20+ youth financial literacy events in partnership with local schools and organizations

CU SoCal is a rapidly growing, community-driven financial institution combining strong balance sheet performance with meaningful local engagement—making it a stable, high-quality traffic anchor tenant with long-term occupancy appeal.

The asset is further enhanced by an integrated EV charging component operated by Chargeline USA, LLC a San Diego Based private entity and provider of electric vehicle (EV) charging infrastructure, focused on deploying and operating charging stations across commercial, retail, and multifamily properties.

Chargeline specializes in Tesla Supercharger and Level 3 charging solutions, providing fast and reliable charging access nationwide. They are integrated with a full-service platform that allows for a simple operation model (design, install, and operate) with little oversight from the landlord. Although, a growing brand the U.S. EV charging infrastructure exceeds 86,000+ stations and 280,000+ ports. As Tesla continues to expand they will be deploying \$350 Million towards chargers over the next four years with continued rapid expansion. This simplistic model leads to a high recurring revenue based on usage and long-term site agreements. And due to the strong tailwinds from government incentives and sustainability mandates there is great opportunity for growth and stability.

Overall, Chargeline USA represents an emerging EV infrastructure tenant positioned within a rapidly expanding, institutional-grade asset class, offering upside tied to electrification trends, and aligns with ESG and sustainability initiatives supporting a strong long-term demand.



**FINANCIAL OVERVIEW**

ANNUALIZED OPERATING DATA	DEC. 2026
Scheduled Gross Income (SGI)	\$161,760
Total Operating Income	\$161,760
Total Operating Expenses	All NNN Reimbursed by Tenants
Net Operating Income	\$161,760
Purchase Price	\$3,081,142
Current Cap Rate	5.25%

**RENT ROLL**

TENANT	SQUARE FOOTAGE	PORTS	% OF GLA	LEASE START	LEASE END	1ST YR MONTHLY RENT	RENT/ SF	LEASE TYPE	RENEWAL OPTIONS
*Credit Union of Southern California	2,800	-	100%	02/18/27	02/18/37	\$10,780	\$3.85	NNN	2-Five Year Options
EV Chargeline	-	6	N/A	10/01/27	10/01/2042	\$3,000	\$450	NNN	3-Five Year Options
<b>TOTAL MONTHLY RENT</b>						<b>\$13,780</b>			

\*CU possession date 5/18/26



## LOCATION OVERVIEW

### STRATEGIC INLAND EMPIRE LOCATION & GROWING MARKET

The property at 16164 S. Highland Ave lies in North Fontana – a high-growth submarket at the forefront of the Inland Empire's expansion. Fontana is San Bernardino County's second-largest city (212,000+ residents as of 2020) and one of its fastest-growing communities. Within a 5-mile radius of the site, the population tops 316,000 (with strong recent growth), and nearly 60,000 employees work nearby – indicating a robust local labor force. This diverse workforce is supported by Fontana's thriving industrial and logistics sector, which includes major distribution centers for national companies like Toyota, Target, Mercedes-Benz, and others. The result is an affluent and expanding customer base (average household incomes in the trade area exceed \$95,000), fueling demand for retail and financial services.



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## CONFIDENTIALITY AGREEMENT

Your receipt of this Memorandum constitutes your acknowledgment that (i) it is a confidential Memorandum solely for your limited use and benefit in determining whether you desire to express further interest in the acquisition of the Property, (ii) you will hold it in the strictest confidence, (iii) you will not disclose it or its contents to any third party without the prior written authorization of the owner of the Property ("Owner") or CBRE, Inc. ("CBRE"), and (iv) you will not use any part of this Memorandum in any manner detrimental to the Owner or CBRE.

If after reviewing this Memorandum, you have no further interest in purchasing the Property, kindly return it to CBRE.

## DISCLAIMER

This Memorandum contains select information pertaining to the Property and the Owner and does not purport to be all-inclusive or contain all or part of the information which prospective investors may require to evaluate a purchase of the Property. The information contained in this Memorandum has been obtained from sources believed to be reliable, but has not been verified for accuracy, completeness, or fitness for any particular purpose. All information is presented "as is" without representation or warranty of any kind. Such information includes estimates based on forward-looking assumptions relating to the general economy, market conditions, competition and other factors which are subject to uncertainty and may not represent the current or future performance of the Property. All references to acreages, square footages, and other measurements are approximations. This Memorandum describes certain documents, including leases and other materials, in summary form. These summaries may not be complete nor accurate descriptions of the full agreements referenced. Additional information and an opportunity to inspect the Property may be made available to qualified prospective purchasers. You are advised to independently verify the accuracy and completeness of all summaries and information contained herein, to consult with independent legal and financial advisors, and carefully investigate the economics of this transaction and Property's suitability for your needs.

ANY RELIANCE ON THE CONTENT OF THIS MEMORANDUM IS SOLELY AT YOUR OWN RISK.

The Owner expressly reserves the right, at its sole discretion, to reject any or all expressions of interest or offers to purchase the Property, and/or to terminate discussions at any time with or without notice to you. All offers, counteroffers, and negotiations shall be non-binding and neither CBRE, Inc. nor the Owner shall have any legal commitment or obligation except as set forth in a fully executed, definitive purchase and sale agreement delivered by the Owner. CMPM 16164 S Highland\_OM\_Rodriguez\_v11\_GH 07/08/26





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Southern California  
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S HIGHLAND AVE

## CONTACTS

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