# **Our History & Commitment**

HAB BANK (the Bank), incorporated in 1983 as a New York State Chartered Bank, is a member of the Federal Deposit Insurance Corporation (FDIC). Headquartered in New York City, the Bank has branches in New York, New Jersey and California.

HAB BANK specializes in Financial Institution
Services, International Trade Finance, Asset-Based
Lending, Commercial Mortgages, Consumer Banking, including Payroll and Merchant Services,
eWire, RDC, Online Banking with bill pay, Mobile
Banking, Debit Card, Visa Credit Card, 24 hour
Telephone Banking and a variety of Savings,
Certificate of Deposit and Checking Account
products to meet the banking needs of small
businesses and individuals

HAB Bank's mission is to provide a broad range of commercial and personal banking products and services to a diverse community of globally oriented customers. Our customers can expect that we will consistently deliver exceptional customer service in every aspect of our business dealings, resulting in profitable long-term relationships.



# **Our Locations**

#### Manhattan Branch

99 Madison Avenue New York, NY 10016 Tel. (212) 532-4444

#### Jackson Heights Branch

37-20 74th Street Jackson Heights, NY 11372 Tel. (718) 397-0890

#### Richmond Hill Branch

112-17/19 Liberty Avenue Richmond Hill, NY 11419 Tel. (718) 659-9000

#### Hicksville Branch

421 South Broadway Hicksville, NY 11801 Tel. (516) 681-5200

#### Iselin Branch

1585 Oak Tree Road Iselin, NJ 08830 Tel. (732) 205-1777

#### Los Angeles Branch

110 East 9th Street AL 10 Los Angeles, CA 90079 Tel. (213) 362-1200

#### Artesia Branch

18357 Pioneer Blvd Artesia, CA 90701 Tel. (562) 924-7500



#### www.habbank.com

HAB BANK is a Service Mark of Habib American Bank.





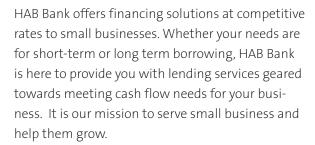




# SMALL BUSINESS LENDING

Helping you grow your business is our business.

# **SMALL BUSINESS LENDING**



#### We offer:

- · Business Line of Credit
- Asset-Based lending
- International Trade Finance Line of Credit
- SBA Loans

#### **Business Line of Credit**

We understand that unexpected expenses are an inevitable part of business. We can help you manage them as they arise. Stay on step ahead with a HAB Bank Business Line of Credit.

Establishing a line of credit is easy and an ideal way to handle short-term cash needs and anticipate seasonal fluctuations. With interest rates lower than credit cards, your line of credit saves you money while giving immediate purchasing power.

- Competitive interest rates
- · Only pay interest on what is used
- Secured or Unsecured
- More cost-effective than credit cards
- Use for most any purpose
- Ideal for working capital and short-term needs

# Our Experience + Relationship = Your Success...

# **Asset Based Lending**

HAB Bank provides Asset Based Loans to support working capital needs. They are revolving lines of credit, which provide businesses the required cash flow needs by leveraging assets such as accounts receivable, and inventory. This type of financing works with companies in the manufacturing, distribution, wholesale, and service segment

#### **International Trade Finance**

We offer a wide array of Trade Finance services to our correspondent banks. The services include Advising, Negotiation, Confirmation, and Discounting of Letters of Credit. We also offer re-discounting and post-shipment financing of transactions under Letters of Credit subject to prior arrangement and approval. HAB Bank has trained and experienced lenders capable of explaining, recommending and structuring various trade financing options that suit your company.

## **Letter of Credit**

A Letter of Credit (L/C) is a form of payment, which gives equal protection to the Exporter (Seller), and the Importer (Buyer) on any trade related transaction. HAB Bank is fully equipped to handle L/C issuance and negotiations locally. HAB Bank's experienced International Trade Experts can explain the various types and kinds of Export and Import Letters of Credit and will assist in choosing the best option.

# **Documentary Collections**

Also known as Foreign Collections, this is another form of trade payment, whereby the seller seeks to

collect payment from an overseas buyer by presenting negotiable documents through a bank. HAB Bank can assist in determining if this form of payment is a viable alternative for your company.

## **EXIM Bank Designated Authority Lender**

As an EXIM Bank Designated Authority Lender, HAB Bank can guide you through the nuances of securing a 90% loan guarantee to support inventory purchases, pay production costs and provide delivery services.

#### **SBA LOANS**

The SBA government-guaranteed loan program 7 (a) and 504 may be a great way for you to finance your business, purchase, property, or equipment on a longer repayment schedule. HAB Bank specializes in meeting the unique borrowing needs of small businesses. We work closely with the Small Business Administration to provide financing fin a timely manner. We have the expertise that will allow you to take full advantage of the SBA program. Our business lending team will work with you every step of the approval process.

### SBA Loans can be used to:

- Expand or modernize facilities
- Purchase machinery, equipment and fixtures
- Finance leasehold improvements
- Purchase an existing business
- Finance receivables or inventory
- Working capital
- Purchase an owner-occupied commercial building