

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.



HAB BANK



SMALL BUSINESS LENDING

Helping you
grow your
business is
our business.



HAB Bank offers financing solutions at competitive rates to small businesses. Whether your needs are for short-term or long term borrowing, HAB Bank is here to provide you with lending services geared towards meeting cash flow needs for your business. It is our mission to serve small business and help them grow.

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 in 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