



PHILLIP BOND

PETER METROPOULOS

ROBERT FRANKO

TODD COORDT



BEACH BUSINESS BANKSM

The Resources of a Big Bank with the Boutique Service of the South Bay's Hometown Business Bank

Peter Metropoulos and Todd Coordt are founding members of Baycap LLC, an equipment finance company. Their business was growing very successfully, but they felt constrained by the complex financing arrangements their former bank required.

Todd called Bob Franko and Phil Bond of **Beach Business Bank** and asked if there was a better way. Sure enough, Phil and Bob worked out a structure that not only provided Baycap with the flexibility and additional credit that Peter and Todd needed for their growing business, but gave **Beach Business Bank** the security it needed.

Peter and Todd were so pleased with the results of their new banking relationship that they not only became investors in the recent **Beach Business Bank** stock offering, but even referred a number of their colleagues to the Bank. "This is a fantastic

banking relationship," says Todd. "The executives at the Bank took the time to understand our business, and structured a credit facility to meet our specific needs. That's my idea of a real banking partner.

"**Beach Business Bank** even helped us to set up our checking accounts and arranged automatic payments for our clients," Todd adds. "This way, we receive payments right on time, and our clients love it because everything is automated."

"I constantly recommend **Beach Business Bank**," says Peter. "They have the resources and sophistication of the large institutional lenders, delivered with a boutique style of service and attention. They really are the South Bay's hometown business bank. I am proud to tell my friends that I'm not only a customer, but also a shareholder in the Bank. **Beach Business Bank** is everything a business bank should be."

BEACH BUSINESS BANK

Great Rates and Terms on Business Checking Accounts. Creative Financing for Your Business.

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