



BEACH BUSINESS BANKSM

WHEN HOMER GARTEN, president of Camar Aircraft Parts Co., decided to refinance his 20,000 -square foot Camarillo based headquarters and warehouse, he naturally turned to the same bank that had provided the initial financing for the building. To his surprise, the bank did not step up to the plate.

"The original loan was financed in part by my bank and in part by the SBA," said Garten. "When my bank and several others we subsequently approached were stumped about how to resolve the SBA section, our financial planner located Beach Business BankSM and within a very short amount of time we had our refinancing program in place. And, the payments on my building were cut in half, providing me with the cash flow I need to expand my business nationwide.

"While I was impressed with the great rate and rapid turn around, it was the service that Beach Business BankSM President Robert Franko and Chief Credit Officer Phil Bond provided that has made me feel that I have established a long term business relationship with the bank," continued Garten. "In the 18 years that I dealt with my other bank, they came out to see me once, just after I purchased my building. Robert has already been out to here four times and in this short time period, I have talked more with him about my business than I did the entire 18 years with the other bank.

"In fact, Robert and Phil have made it their business to understand my business and have helped us establish a long term growth plan, which has made me very excited about the future of this company," said Garten. "Working with Beach Business BankSM is like having another employee on staff, one that will concentrate on the banking part of my business and free me up to concentrate on my core competencies."

“In 18 years,
I saw my banker
once.”

HOMER GARTEN

CAMAR AIRCRAFT PARTS CO.

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