



BEACH BUSINESS BANK<sup>SM</sup>

“They genuinely care about my family and my business.”

**JAGDIP AND HARJENDER RAI**

OWNERS  
SAN PEDRO SUBWAY

**JAGDIP AND HARJENDER RAI ALREADY** had a loan approved to open their new Subway store in San Pedro, California. But, the Rais were concerned because the rate their lender offered was quite high, and the term was not consistent with the needs of their operation. They had already signed their lease and needed to open as soon as possible. When they heard about the favorable rates and flexible structures available at Beach Business Bank<sup>SM</sup>, they decided to take one more look for a new bank.

Hopeful about getting better terms, but skeptical that a new loan could be processed and approved in time for their opening, the Rais contacted Robert Franko, President of Beach

Business Bank<sup>SM</sup>. And, to their surprise, they got everything they hoped for and more.

“While the process of getting a loan from most banks takes about six months, Beach Business Bank had all the paperwork done within three weeks,” said Mr. Rai. “We had our new loan, with substantially lower rates and double the time to pay it off, well in place before we opened the store.

“The difference that Beach Business Bank<sup>SM</sup> offers is unmatched professionalism, including immediate response to our needs and a sincere interest in our business,” continued Mr. Rai. “While our original bank never even came out to see the property, Robert and the bank’s Chief Credit Officer Phil Bond came out personally soon after we initially spoke with them. They made it their business to understand our business by researching the Subway franchise at a corporate level and by interviewing other business owners in our location in order to get a clear picture of the surrounding business climate.

“And best of all, Robert and Phil genuinely care about my family and my business,” said Mr. Rai. “We have a family-owned business with several relatives invested, and Beach Business Bank<sup>SM</sup> took the time and trouble to understand our family dynamics and relationships, which is just one of many reasons I would recommend them to other business owners and friends looking for excellent terms and superior service.”

**BEACH BUSINESS BANK**

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