



BEACH BUSINESS BANK<sup>SM</sup>

“I never expected this level of service from a bank.”

**MICHAEL D'ONOFRIO**  
SNAP-ON® TOOLS

**WHEN MICHAEL** (Moe) D'Onofrio recently decided to purchase the office and warehouse in El Segundo that is the headquarters for his Snap-On® Tools operation, he called **Beach Business Bank**. Moe is one of the top Snap-On® dealers in the country, and D'Onofrio wanted the longest term fixed rate financing they could get for his building loan. Phil Bond, Stacey Johnson and Robert Franko of **Beach Business Bank** worked

with Moe to arrange a 25-year fixed rate loan for their building purchase.

“Everyone at the bank worked hard to make this as painless and easy as possible,” said Moe. “They offered valuable guidance in ordering the appraisal and environmental reports, they gave us a choice of loans, and they helped us set up our business accounts. We had never dealt with a business bank before, and we can say without hesitation that **Beach Business Bank** really understands what it is like to run your own business. I never expected this level of service from a bank, and I especially appreciated their personal attention to our needs. I genuinely like dealing with these folks.”

“**Beach Business Bank** took the time to help us make the perfect decision for the future of our business,” he added. “Not only did we get exactly the type of loan we wanted, we were also pleased to learn that the building actually appraised for more than the purchase price. In short, we were already ahead on the day we closed escrow. We couldn't have done it without them.”

**BEACH BUSINESS BANK**

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

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