

# PROMISE OF AMERICA



A News Bulletin from **PROMERICA BANK**

(OTCBB: PMRA)

Spring 2008

## Fulfilling the Promise Is Up To You

It has been an exciting and eventful year for PROMERICA Bank, and because of you we are fulfilling the dream of financial empowerment for our community. Thanks to you, there are already new bakeries, expanded manufacturing and machine shops, and enhanced medical and educational opportunities provided to the less fortunate. Your belief and support is making a difference in our community every day!

We need your continued help in order to demonstrate that a Latino-owned bank can be just as successful as any other. We appreciate your commitment to PROMERICA Bank and need your support more than ever as we move into our second year.

*"Your belief and support is making a difference in our community every day!"*

Our loan demand has outpaced our deposit growth. In an effort to increase deposits and better serve our clients, the PROMERICA Bank "Fulfill the Promise" campaign has been launched and will run to November 7, 2008. During the campaign, each participant will receive credit for the referral of individuals, businesses and agencies that open any of the following: checking account, savings account, interest bearing checking account, money market checking account, or certificate of deposit. All referrals are eligible for waived monthly maintenance

fees on Personal Checking, complimentary online banking, as well as reimbursement of ATM fees for 1 year. We will also provide an initial order of standard PROMERICA Bank checks at no cost. Business referrals will receive waived monthly maintenance fees for the first ninety days, complimentary online banking services and an initial order of standard PROMERICA Bank Business checks at no cost.

HDTV and the third prize is a golf foursome and spa treatment at the newly renovated Pacific Palms Resort and Conference Center located in Industry Hills, California. Please call 213-787-2835 for a complete copy of the rules.

We can't encourage you enough to bring your business to PROMERICA Bank so you can experience our superb level of service firsthand. Get in on the excitement and please encourage your business associates, family and friends to consider establishing a relationship with PROMERICA Bank as well. They will not be disappointed.

Winners will be selected based upon the most cumulative amount of deposits generated during the period of the promotion. First prize is a round trip flight to New York on a private jet. The second prize is a flat panel

### The Center of Success is Featured on KABC



We are proud of PROMERICA Bank's mission of providing a full range of commercial business products and services in a consultative environment. To this end, PROMERICA Bank established *The Center of Success*

whereby entrepreneurs can access empowering curricula and develop relationships they need to enhance their success. *The Center's* topics include: cash management, SBA programs, commercial loans, and technological advances. The Center also features networking mixers and inspirational/motivational speakers such as U.S. Majority Leader Steny Hoyer, Governor Bill Richardson, Cardinal Mahoney and Ed Roski, Jr. We were delighted to have KABC's *Vista L.A.* recently feature our Bank and *The Center of Success*.

MARIA CONTRERAS-SWEET  
Founder and Chairwoman of PROMERICA Bank

## 2008 Schedule of Events

April 1 / 4:30-6:00 pm:	Center of Success "The ABC's of Loans"
April 15 / 4:30-6:00 pm:	Center of Success "Cash Management"
April 24 / 10:00-11:30 am:	Annual Shareholders Meeting
May 6 / 4:30-6:00 pm:	Center of Success "The How To's of SBA Loans"
May 20 / 4:30-6:00 pm:	Center of Success "Cash Management"
June 3 / 4:30-6:00 pm:	Center of Success "The ABC's of Loans"
June 17 / 4:30-6:00 pm:	Center of Success "Cash Management"

To learn more about the details of these events, please email [info@promericabank.com](mailto:info@promericabank.com) or call 213-787-2835.

## GETTING A LOAN THE PROMERICA WAY

BY ERIC S. MILLER, MBA



Getting a business loan these days can be complicated. But now, with PROMERICA Bank, there is no need to be anxious. We help our clients navigate this process as efficiently as possible, even in the comfort of your office if you choose. First, we help you establish how much money you need and how the loan proceeds are to be used and repaid for your optimal benefit. Some planning should be involved to determine this as well as a cushion and a back up plan if things change along the way. The "what ifs" need to be considered.

1. What if my customers do not come in as fast as expected?
2. What if my customers pay slower than expected?
3. What if my supplier cannot deliver as previously agreed or deliver late?
4. What if one of my major customers or major supplier has trouble and goes away?
5. What if one of my key employees leaves?

At PROMERICA Bank we help our clients visualize the potential opportunities while keeping a close eye on potential problems in the project. We structure our loans to fit our clients' needs and situation instead of forcing someone into a product that is not suited for them. Once the basic financial foundation of an accurate balance sheet and income statement are in place, a borrower is ready to begin the application process.

As most banks turn to standardized computer-driven models for evaluating credit requests, PROMERICA Bank believes the knowledge and understanding of an experienced banker is still the best way to evaluate credit. While many banks may decline a loan if a business has one area that is different from the norm, PROMERICA Bank looks at the entire business and the industry to provide credit where credit is due. PROMERICA Bank is not another formulaic institution, but is instead a family legacy-driven institution, building relationships on service and trust.

At PROMERICA Bank, we believe that service is being proactive. We know that growing businesses are inherently unique and do not always fit "in the box".

That is why PROMERICA Bank specializes in working with small businesses to help them fulfill their dream of building wealth for their families, grow jobs for the community and, thus, fulfill the "Promise of America".

# PROMISE OF AMERICA

## Events



### PROMÉRICA BANK Inaugurates *Center of Success* Speaker Series Featuring Real Estate Magnate, Ed Roski, Jr.

Partnering with a key business organization, PROMÉRICA Bank teamed up with the California Hispanic Corporate Council on November 14, 2007, to launch the *Center of Success* Speaker Series. The *Center of Success* was established to provide PROMÉRICA clients access to financial empowerment and networking opportunities.

non-profit leaders and corporate executives. Roski presented numerous examples of commitment and leadership. All who were in attendance shared a rare opportunity to learn from one of the most successful and sought-after businessmen in the Los Angeles area. Roski provided the crowd with insights on how to further promote business growth. He presented his regional real estate



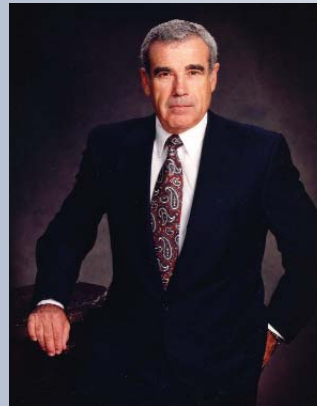
*"This is the type of service that sets PROMÉRICA Bank apart, service that makes it the bank of choice for the striving entrepreneur."*

Mr. Ed Roski, Jr., founder of Majestic Realty and Vice Chairman of the bank, delivered the keynote address to an overflow crowd eager for success.

Mr. Roski covered the motivations and journey of his career for the brimming audience made up of business owners, attorneys, CPA's,

forecast and a report on the latest efforts to bring an NFL team to Los Angeles. His overall theme, however, was one of leadership.

The event was co-sponsored with the California Hispanic Corporate Council Leadership Institute (CHCCLI), a non-profit, public benefit corporation that



encourages the professional development, promotion and advancement of Hispanics in corporations and community. Founded in 1994, CHCCLI has a mission to establish a continuous network for gathering and disseminating information of corporate and public interest about the Hispanic market, a mission that PROMÉRICA shares.

In this time of economic uncertainty, PROMÉRICA Bank and its *Center of Success* stand ready to provide the financial wisdom and understanding so critical to the growth of small businesses. This is the type of service that sets PROMÉRICA Bank apart, service that makes it the bank of choice for the striving entrepreneur.

For more information on *The Center of Success* events, please call PROMÉRICA Bank at 213.787.2835.

### Take an Extra Day Off... Thanks to *Capture PRO!*

How often do you go to the bank to deposit checks sent to your business? How long does it take you to make that trip to the bank and back? For most this can easily amount to an hour out of what would otherwise be time spent more productively. Or put another way, eliminate eight of those one-hour trips and you can "take an extra day off."

PROMÉRICA Bank has Capture PRO, the state-of-the-art technology that allows you to do your business banking without leaving your office. Capture PRO is a new banking technology that allows you to scan checks and transmit their digital images to PROMÉRICA Bank for posting and clearing. All you really need is a PC, an internet connection, and a PROMÉRICA Bank scanner and checking account. As a check arrives at your place of business, you simply scan it to create a digital deposit which is then transmitted to PROMÉRICA Bank via a secure internet connection. This can all be viewed right there on your computer screen. Can depositing checks get any easier than that? Remember, you are still at your desk while your competition is wasting time going to the bank.

You may have noticed that almost all banks have stopped sending back your canceled paper checks. Instead banks are now permitted to make digital images of checks which then become the legal instruments. This makes the checks more secure and is a huge cost savings. With Capture PRO the process is simply accomplished at your place of business instead of the bank. It's like having a branch of the bank right in your office. In case you were wondering, this all came about as a result of the Check Clearing for the 21st Century Act ("Check 21") that was passed by the Federal government in 2003 and implemented in ... a real win-win for both banks and businesses. It saves time and money, which can quickly add up to your "extra day off." Enjoy!

For more information on PROMÉRICA Bank's Capture PRO, please contact Senior Vice President Roberto Manzano at 213-613-5000 or [Roberto.Manzano@promericabank.com](mailto:Roberto.Manzano@promericabank.com)

## Employee Spotlight

*We are pleased to announce the addition of Juan F. Martinez to the PROMÉRICA Bank team.*



Mr. Martinez brings 30 years of lending expertise to PROMÉRICA Bank. In his capacity as Vice President Credit Administrator, he will be responsible for the credit administration of our growing loan portfolio as well as reviewing loan presentations for approval, compliance and completeness. Many of our clients have already noticed and appreciated the superior communication skills Mr. Martinez has, along with the professional manner in which he handles various credit requests. Juan is dedicated to helping PROMÉRICA Bank clients improve their overall banking experience. You are encouraged to call him or anyone in our loan department to learn more about our loan processes and how your business, firm or community agency can benefit from one or more of these services.