
PRESS RELEASE

FOR IMMEDIATE RELEASE

Community Bank of Florida has “Money for Growth”

February 2009- Given today’s economic instability and all the talk about Wall Street versus Main Street, it may seem a risky time for banks to extend credit allowing entrepreneurs to keep their businesses growing.

Community bank of Florida, a recognized leader in lending to small businesses, realizes that making credit available today is more important than at almost any time in the past. Small businesses are the lifeblood of the economy, and they have led our country out of every major downturn in history.

Small businesses, defined as having 500 or less employees, generate nearly 45% of the total U.S. private payroll, and create 60-80% of all new jobs annually.

Community Bank of Florida is pleased to reaffirm its intent to help Small Business grow within their market areas.

Community Bank of Florida Loan Officers are willing and ready to help find a workable solution. The Guarantee Program of the Small Business Administration (SBA) is a popular solution for many small businesses. These loans, often offering a lower down payment, longer terms and amortizations, competitive rates and improved cash flow, are typically used to refinance, renovate, complete an acquisition or provide working capital.

To apply for a SBA Loan, a borrower is most often required to show the lender:

- A business plan
- The availability of collateral to secure the loan
- An ability to repay the loan from the cash flow of the business
- Good character
- Management Capability
- Proof of the owner’s own equity contribution

Robert Epling, Community Bank’s President and CEO states “Community Bank of Florida has money to lend, and a goal to continue helping our local economies grow.”