



**Rick Berkheimer** –Arizona Bank & Trust welcomed Rick Berkheimer as Senior Vice President and Commercial Banker in March, 2010. Prior to joining AB&T, Berkheimer served as Market President and for Irwin Union Bank in Phoenix.

With a strong desire to help you achieved your financial goals, he'll provide you with our entire portfolio of products and services as well as build customized loan solutions that will benefit your business' growth and success.

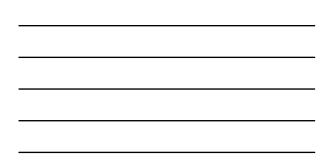
With over 30 years of banking experience, Rick has become an expert in all matters of commercial lending, including SBA loans, working capital lines of credit and equipment financing – and he does so with honesty and integrity.

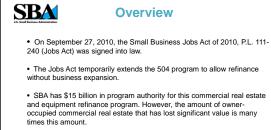
Rick holds a Bachelors Degree in Business Administration from the University of Nebraska and has been helping businesses in the Phoenix area achieve their financial goals since 1983. He is an active member in the community, serving on the Board of Directors of the Ear Foundation of Arizona and is a member of the Loan Committee for Business Development Finance Corporation. Rick is also a member of the Sertoma Club and a USGA Senior Amateur entrant.

With 30 years of experience to draw from, count on Rick for real solutions to all your commercial and industrial needs.

Rick Berkheimer Arizona Bank & Trust (602) 553-7814







• All loans must be approved by September 27, 2012.





## Overview

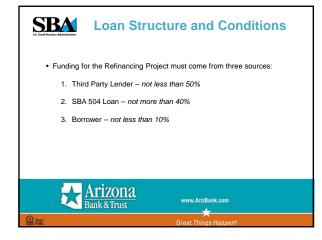
 In order to first help those small businesses most in need of assistance and facing potential foreclosure, SBA is opening up this temporary program first to small businesses that have a mortgage coming due for renewal on or before December 31, 2012.

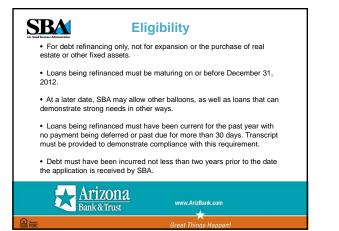
 Once SBA has satisfied the immediate demand for this most needy class of small businesses, it will open the program to other small businesses that have balloon notes and ultimately to small businesses that would realize a substantial cash flow benefit as a result of the program.

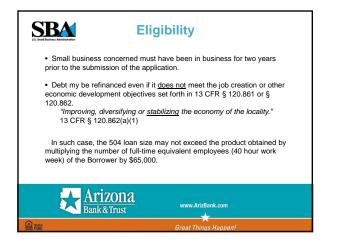
 In this way, SBA will maximize the impact of this program on saving small businesses, retaining and creating jobs and helping to stabilize commercial real estate values.

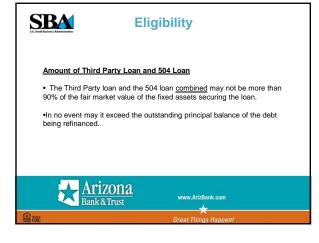
•SBA is reviewing how best to enact the cash out provision of the Act and is soliciting public comment.

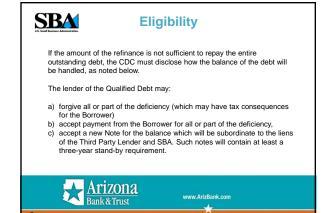






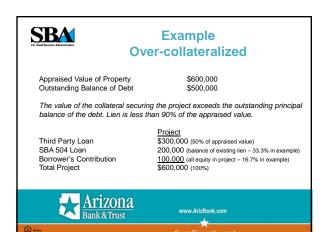


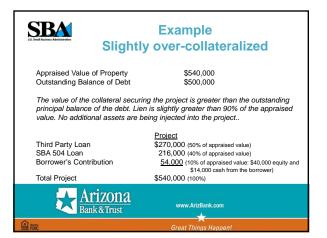


















## Seize opportunities. We are lending.



- Lines of Credit
- Term Loans
- Leasing
- SBA

## Arizona Bank & Trust will help you achieve your business goals.

At Arizona Bank & Trust, we are committed to finding ways to help your business grow profitably. As this occurs, you may need additional capital to finance your expansion plans. We can help you select the short or long-term borrowing options best suited to your business.

Whether your company's financial needs are large or small, an experienced Arizona Bank & Trust Business Banker is ready to offer you customized solutions with competitive rates and flexible payment schedules.

> Local. Flexible. Stable. Strong.



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