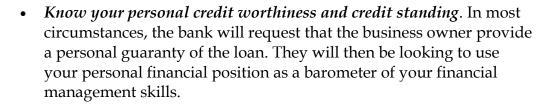


PFB Radio Waves

Did You Hear Jack Masterson Yesterday on WJOL's Will County Business Report Show?

Jack discussed how you can increase the chance of getting approved for a business loan. Jack offered helpful advice and highlighted key areas of emphasis. Below are some of the highlighted areas:

- Be able to tell your story and talk about your industry to your banker. Be prepared to tell the story of your business such as its place within the industry, trends, other players, product life cycle, key employees or talents, and your management succession plan.
- *Understand your true borrowing needs and be able to justify your request*. Your banker needs to know how the funds will be spent and how that will help your business.
- Know your corporate financial statements. We don't expect you to know all facets of the books, but the more you know, the better.



If you would like more information about business loan options through PeopleFirstBank, **call Jack at 815.207.6202**.

Tune in Next Month

The PeopleFirstBank Will County Business Report is on 1340 WJOL AM radio every Thursday from 9:00 to 9:30 A.M. The last Thursday of each

month we focus on loan topics. Tune in next month to hear Les Gomora, VP of Lending and Erik Schelling AVP of Lending, discuss what drives credit decisions.



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