



Holtmeyer & Monson Helps Community Banks Boost Profits with SBA Lending

Customer institution added 33% to its earnings last year

MEMPHIS, Tenn., November 9, 2010 – SBA lending services provider Holtmeyer & Monson announced today that it is enabling more than 400 community banks to reap the benefits of government-based small business lending. By taking advantage of the company's highly specialized proficiency and out-of-house services, banks are able to offer small businesses the critical capital they need while generating substantial non-fee income for their institutions.

In the current economic environment, lenders are not only trying to find ways to provide commercial customers with access to credit, but also striving to enhance bank profitability. Small Business Association (SBA) loan programs are a great means to achieve both goals. Furthermore, the recently signed Small Business Jobs & Credit Act (HR 5297) which extends SBA lending stimulus provisions through December 31, 2010, has made the waters more perfect than ever—and Holtmeyer & Monson is helping banks to jump right in. The company enables institutions to create an instant profit center while alleviating the associated burdens by serving as their SBA loan department.

“We had the honor of being recognized as Tennessee SBA Community Bank of the Year, Top Dollar for 2009 and attribute that success in part to our partnership with Holtmeyer & Monson,” said Brad Hailey, president of Brighton Bank. “The company provides the comprehensive services we need to help our customers and participate in SBA lending—and we’re clearly profiting. We added 33% of our normal earnings to our bottom line last year. Plus, Holtmeyer & Monson makes it painless because they really understand the small business customer and they do all of the hard work involved with each loan.”

The company offers the full spectrum of SBA lending services from training staff and loan application and closing services, to securitization and sale to the secondary market and portfolio servicing. With Holtmeyer & Monson's out-of-house services, banks are freed from grappling with the complexities and the inherent bureaucracy associated with SBA lending and don't need to add any staff. The company's unique fee structure enables institutions to generate a great deal of income without incurring net costs because fees are capitalized right into a borrower's loan.

“We're closing about 20 to 24 loans a year with Holtmeyer & Monson and we were recently named the third largest lender of SBA loans in Montana,” said John King, president, Three Rivers Bank. “Not too bad for an independent community bank with only two branches competing against Wells Fargo and other statewide institutions! The fact is that we probably wouldn't even be in the SBA loan business right now if it were not for Holtmeyer & Monson. They expertly guide our lenders with a proven system that helps them understand the SBA and the way it wants things done to get credits approved.”

The only SBA lending services provider endorsed by the Independent Community Bankers of America (ICBA), Holtmeyer & Monson has a thorough understanding of SBA lending policies, what the SBA is looking for and how to make the process as straightforward as possible for a bank. Highly regarded by the SBA personnel, clients and borrowers, Holtmeyer & Monson is frequently sought as an authority on SBA lending.

“SBA loans provide banks the ability to assist commercial borrowers who are, in some cases, desperately in need of capital—and they bring hefty profits for the institution. Once a loan is closed, the guaranteed portion can be quickly and easily sold to investors, typically earning the lender a 7-10% premium,” said Arne Monson, president and co-founder, Holtmeyer & Monson. “We are uniquely qualified to guide banks through the nuances of SBA lending and help them capture this lucrative opportunity. Our business model mitigates their risk while removing virtually all of the expense associated with establishing and operating an SBA loan department.”

In an effort to further guide banks in capturing beneficial SBA lending opportunities, the company recently launched a bi-monthly newsletter, [SBA Lending Matters](#). It is solely focused on providing tips and tools that help institutions optimize their small business lending strategies and stay abreast of the latest legislative developments and deadlines. To read and/or subscribe to the newsletter, visit <http://www.holtandmon.com/newsletter/>.

About Holtmeyer & Monson

Holtmeyer & Monson provides banks with comprehensive, out-of-house services and the high level of expertise required for SBA lending. The Company helps community banks offer small businesses access to capital while benefitting from a highly lucrative source of fee income. Holtmeyer & Monson covers every stage of the process – from loan packaging and closing, to securitization and sale, through portfolio servicing. Based on its full-service capabilities and credibility, banks can be confident that their SBA lending credits will be handled expertly, efficiently and with the highest levels of safety and soundness. For more information, visit www.holtandmon.com.