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## BUSINESS

Thursday, Apr. 10, 2008

# One of Southern California's Leading Commercial Bankers Joins Pacific Coast National Bank's SBA Department

SAN CLEMENTE, Calif. — While other banks are reducing staff and business financing options, Pacific Coast National Bank (PCNB) (OTCBB:PCST), a Southern California-based community business bank focused on family-owned businesses, is adding additional fire power to its full-service Small Business Administration (SBA) loan department. Javier Iglesias, formerly PCNB's San Diego County Regional Manager, will now lead the bank's SBA sales team.




*Business Wire*

Mr. Iglesias brings with him over 18 years of commercial banking leadership and a thorough understanding of commercial banking that few SBA lenders have. He has managed a diverse portfolio of business clients, addressing their financing needs throughout their business life cycles. Mr. Iglesias has the knowledge, expertise, and experience to objectively address the pros and cons of all financing options - SBA and conventional - and advise clients regarding which choice best meets their needs and goals.

With the addition of Mr. Iglesias, PCNB now has one of the most formidable SBA teams in Southern California. The 5-person department also includes Teri Hudson, Senior Vice President and SBA expert with over 30 years of SBA lending experience, including 10 years at the SBA itself.

Contrary to common belief, SBA loans are not just for commercial real estate. In addition to providing up to 90% financing on owner-occupied real estate purchases, SBA loans can provide the small business owner assistance with business acquisitions, equipment financing, and working



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Javier Iglesias, PCNB's Senior Vice President - SBA Division

capital. Unlike conventional loans, SBA loans can also be "blended"- making it possible, for example, for a business to obtain a single loan to buy a building, purchase equipment, and bridge the gap between receivables and payables.

PCNB is an SBA preferred lender (Preferred Lenders Program) meeting the stringent requirements of the U.S. Small Business Administration.

"Our goal at PCNB is to provide all available financial products to meet the needs of our business clients," explains bank President and Chief Operating Officer Michael S. Hahn. "In some situations, an SBA loan can make the difference between success and failure."

PCNB specializes in helping owners of family-owned businesses grow their businesses and personal net worth. For further information please visit <http://www.PacificCoastNationalBank.com>.

**Pacific Coast National Bank Michael S. Hahn**  
**President and Chief Operating Officer 949-**  
**361-5200 [mhahn@pcnbonline.com](mailto:mhahn@pcnbonline.com)**

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