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Pacific Coast National Bank SBA Lending Conference Featuring Southern California SBA Director To Become Annual Event

SAN CLEMENTE, Calif. — Pacific Coast National Bank (PCNB) (OTCBB:PCST), a Southern California-based community business bank, hosted a Small Business Administration (SBA) lending conference that is slated to become an annual event. The day included informational sessions with the Santa Ana District Director of the Small Business Administration and PCNB's highly-experienced SBA specialists, as well as an informal panel of PCNB clients who spoke about how their SBA loans have impacted their businesses.

The bank's philosophy towards SBA lending was best summed up by Mr. Adalberto Quijada, Santa Ana District Director of the SBA, at the conference when he said: "A critical issue facing small business today is access to capital. Lenders who truly understand the importance and value of SBA programs continue to find opportunities to help entrepreneurs start or grow businesses even in challenging times."

SBA loans may be used for many purposes, including buying commercial real estate or a business, purchasing equipment, providing working capital, refinancing debt, or providing a line of credit that businesses can use to bridge the gap between receivables and payables. As advisors and bankers to family-owned businesses, PCNB believes that the low cost and great terms of SBA loans make them ideal financing tools for small to medium-sized businesses.

As one of a handful of preferred SBA lenders in Southern California, PCNB is authorized by the SBA to make SBA loan decisions under the PLP program, which allows the bank to streamline the loan process for its clients. Under this program, the SBA delegates loan approval, closing, and most servicing and liquidation authority and responsibility to carefully selected lenders.

"It's a myth that SBA loans require a daunting amount of work," states PCNB customer James Cassano, President of Forza Electronics, Inc. "PCNB held our hand through the whole process, and made it painless, effortless, and quick - we got our approval within a few weeks. Our SBA loan gives us the money we need when we need it. The whole process eliminated a lot of stress for us, and we've definitely seen huge results."

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>.

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