Bay Cities BANK

When You've Outgrown the Big Banks

Quarterly Update Spring 2011

From the Desk of... Kevin Shukur

At Bay Cities Bank, we are open for business. While other banks may be inwardly focused we are expanding our customer base by providing loans to existing and new customers. Our expert bankers listen to the client and tailor solutions to meet their needs. Click below to read some of the most common issues facing area businesses and how Bay Cities is able to address them…

"My bank doesn't understand our business"….We do not look for transactions but rather a full banking relationship. We take the time to understand your business and provide solutions to meet your business needs.

"My officer keeps changing and I have to retrain the bank"…. Stability characterizes our officers; seasoned with an average of 18 years banking experience in the Tampa Bay market.

"We need longer terms on Real Estate Loans"….Bay Cities is offering Owner Occupied Commercial Real Estate Loans with fixed rates up to 10 years and amortizations up to 25 years.

"I cannot get a loan from my bank"….We established a Small Business Lending Group this year that has innovative solutions under the Governments 7a and 504 programs. The 7a provides many loan types to qualified small business allowing more flexible terms. The 504 program provides owner occupied real estate and fixed asset owners longer terms with a fixed rate component. These products will help the flow of credit in our market.

"I need a location nearby"….Bay Cities has innovative cash management services that include Remote Deposit Capture. With Remote Deposit Capture we put a scanner in your office to handle your deposits. It is an effective and efficient time saver since your deposits come through the scanner and you don't need to travel to the branch.

"My loan request is being reviewed somewhere far away"…. Rooted as a community bank we make our decisions locally.

Our focus is three fold: To provide the best banking possible to…

- Owner managed businesses with annual sales up to $25 million

FEATURED CLIENT

Turbine Diagnostic Services (TDS)

Turbine Diagnostic Services (TDS) was founded by Ron Rubrecht in 1998 as an independent field service contractor serving the utility, municipal and industrial power generation sectors.

In 2002, TDS merged with Turbine Startup Services (TSS) and Ernesto Colon became the vice president at TDS. Ron splits his time between hands-on work in all aspects of turbine generator field services, managing the TDS field staff and marketing the firm. Ernesto splits his time between hands on work in the field and a specialized turbine generator control system which TDS manufacturers and competes against GE, Siemens and other companies that are 1,000 to 10,000 times bigger than TDS. Ernesto has designed this TurboNet DASH 1® control system, written all the programming, and provides engineering direction for our designers, our assembly team, and our field staff in the use, and commissioning of these systems.

TDS strives to provide expert engineering and experienced labor in order to meet all the needs of their clients' large and medium steam and industrial gas turbine generators. TDS supplies clients with full range of service coverage

- Real Estate Professionals
- High Net Worth Individuals

We're open for business and would appreciate the opportunity to meet your banking needs. Give us a call and we'll be happy to create a solution for you and your business.

Market Update

Eighty-one of the nation's top 100 markets – including Tampa Bay – added jobs from February 2010 to February 2011, according to a report issued April 6 by the U.S. Bureau of Labor Statistics.

The Tampa-St. Petersburg area added 6,300 jobs. Bradenton-Sarasota added 1,100 jobs, while Lakeland saw an increase of 400.

The Hillsborough County zip code with the highest number of businesses is 33607 with 2,760 and $9.1 Billion in total sales.

The Pinellas County zip code with the highest number of businesses is 33701 with 1,778 and $2.7 Billion in total sales

The Pasco County zip code with the highest number of businesses is 34652 with 1,614 and $2.2 Billion in total sales

Source of the above information: April 8, 2011 edition of the Tampa Bay Business Journal.

including, planning, scheduling, parts procurement, skilled labor, job management, planned maintenance and/or emergency assistance with mechanical or control failure forced outages. TDS provides turbine mechanical major inspections, generator electrical high voltage testing and inspection, but specializes in turbine generator controls troubleshooting and retrofit with their TurboNet DASH 1® controls, vibration analysis and balancing, and operational troubleshooting. TDS provides the quality, experience and expertise of a large corporation or original equipment manufacturer (OEM), while still providing the personable one-on-one service and dedication of a small firm.

Ron says:
"TDS began our relationship with Bay Cities Bank in 2004. Since then Bay Cities has helped us with a significant line of credit, financing for our company vehicles and shop overhead cranes, a mortgage for our new headquarters, and personal banking and loan services over the last 7 years. As we recover from the downturn in the economy, we are experiencing increased demand, hiring engineers and technicians, and we are looking forward to a long partnership with Bay Cities Bank as we continue to grow."

Bay Cities introduces two new banking products for your business. We are proud to offer payroll services through a top five payroll company, **CompuPay**.

Additionally, we offer credit card merchant services through a partnership with **Bill 1 Services, Inc.**

Contact your local Bay Cities Bank Representative today for a free consultation.

Meet Our Team

Jennifer Weaver-Noel

Bay Cities Carrollwood Leadership Team

Jennifer Weaver-Noel, Market Manager and **Nancy Gordon**, Commercial Lender. Jennifer and Nancy are both active current members and past Treasurers of the Carrollwood Area Business Association (CABA) and past Presidents of the Carrollwood Kiwanis Club. They serve on multiple committees for both organizations and support the many endeavors of Kiwanis serving the children of the world. Hope Children's Home is the major beneficiary of the Carrollwood Kiwanis Club. Jennifer is also a member of the Carrollwood

Nancy Gordon

Community Bar Association and Tampa Gator Club. Nancy is a graduate of Leadership Tampa Bay and a member of the USF Alumni Association. Jennifer and Nancy believe in building strong relationships with the people in the community they serve and utilize their many years of experience by teaming up to deliver Sensational Service to their clients and friends in the Carrollwood market.

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