

Bank Authorized
Equipment Leasing & Financing Agents



Since 1986

- * Healthcare
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- * Colleges
- * Industry
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ILC BANK PARTNERS PROGRAM

*******Equipment Leasing Strategies for Growing Your Bank*******

Thank you for the opportunity to present information that will help provide a positive equipment leasing experience to banks and their customers. Our mission at Investment Leasing Company ("ILC") is to form a strong, responsive relationship with your bank that will help you move ahead in your industry. The relationship aims to offer flexible, innovative solutions for every aspect of the equipment lease fulfillment process.

Benefits to your Bank:

- Counteract the massive money center institutions from using their vendor leasing relationships to exploit your commercial customer base
- Generate additional interest income
- Create fee income opportunities
- Differentiate your bank within the local marketplace
- Retain key business customers and attract target business customers
- Expand your bank's services and maximize cross-selling opportunities
- Diversify your commercial loan portfolio with higher yielding products
- We help you structure your loan officer compensation to make leasing a viable alternative
- You can proudly offer outstanding, competitive rates to your customers if you fund the lease or not
- Empower your bank to book additional commercial loans with your best customers
- Solves the problem of not providing an equipment lease for your customers that request it
- Solves the extremely difficult problem of providing true operating leases to your customers
- Eliminates saying "no" to your customers due to tightening credit, lower FICO, or collateral requested
- Eliminates the start up time and investment to establish your own separate leasing company
- "Banking Partners" representative stays in touch with your customer if you fund the lease or not
- We refer your customer back to you for all other needs so you maintain control
- Compete with other banks that are offering leasing and taking the relationships away from your bank
- Fair pricing, fair treatment, honest disclosure with transparency into our operation
- We provide your staff with initial and on-going training
- We provide tools for effective communications with your prospects, customers, and staff
- Joint marketing campaigns capability and cross selling
- No upfront investment on your part since we assemble credit, process it, and present package
- Expanded customer benefits
- Customer support and tools; Web site tools & training, customer seminars, 40-step disclosure checklist
- The program is simple, "one call does it all"
- Critical success factors: Bank employee acceptance & knowledge, rollout for all bank staff

Three choices for the direction of the funded equipment lease asset:

- You approve and fund the lease and place in the bank portfolio for asset growth
- You approve and fund the lease and sell the asset in the secondary market now, or later
- We could have another lender fund the lease and your bank would earn fee income

PHONE / FAX:

800-400-5060 PH

858-451-0400 PH

858-451-0033 FAX

MAILING ADDRESS:

P.O. Box 500110

SAN DIEGO, CA

92150

FEDEX / COURIER ADDRESS:

11835 CARMEL MT. RD.

SUITE # 1304-351

SAN DIEGO, CA 92128

CORPORATE ADDRESS:

11440 W. BERNARDO CT.

SUITE # 300

SAN DIEGO, CA 92127

Web: www.investmentleasing.com

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