

# Loan Products

At ICB, we take the time and effort to understand your business, your field, and your industry's current economic climate in order to make a solid lending decision that makes sense for your company. Our lending team will work directly with you. We never make decisions based on computerized formulas. Of course, our lending rates and structure are extremely competitive.

## Loan Products

### U.S. Small Business (SBA) Loans

SBA loans are here to help your business reach heights not attainable with conventional lending products.

### Commercial/Industrial Loans

Need to take advantage of a purchase opportunity, unexpected larger order from a customer, or a trade discount? Our many loan structures can help you meet your needs.

### Multi-Family Loans

Our investor loans can be tailored to meet your specific needs.

### Equipment Loans

Time to expand or upgrade your production line? We can help. Let us know when you're ready to take the next step.

### Owner-Occupied Commercial Real Estate Loans

No business should be vulnerable to a landlord's whims. Protect yourself, control costs, and build equity for your retirement with one of these loans.

### Working Capital Term Loans

Is money the only thing between you and more profits? Use this loan to build equity in your business from the sustainable cash flow you know you can generate.

### Letters of Credit

When cash deposits, bonds or other assurances are exhausting your liquidity, a Letter of Credit might be your perfect alternative.

### Lines of Credit

Want to make short-term spending decisions with peace of mind? We've got just the thing.

### Business Credit Cards

Make on-the-spot purchases for you or your employees a reality with pre-established limits and controls.

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Our Relationship Managers are here to help determine the best loan for your business. Stop by or call us today for a consultation and discover *Business Made Personal* at ICB.

## Long Beach

249 E. Ocean Boulevard, Long Beach, CA 90802 | (562) 436-9800

## Irvine

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