



Rich Siderko, president/CEO, BCG presents a dividend check to (left to right): Lori Young, SVP retail banking/human resources and Nancy Graves, president/CEO, Bank of New Jersey.



Richard Siderko, president/CEO, BCG (left to right): Michael Tozzoli, CEO and Carlton Meier, CFO, West Bergen Mental Healthcare Inc.



Rich Siderko, president/CEO, BCG and Craig Montanaro, president/CEO, Kearny Bank.

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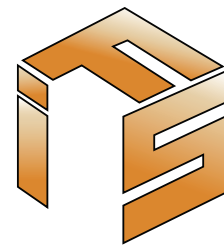
Innovative Financing Solutions (IFS)

Innovative Financing & Consulting Group LLC t/a Innovative Financing Solutions (IFS) is a bank consulting and business advisory firm specializing in the development and implementation of government guaranteed loan programs for community banks and small regional banks primarily located within the northeast and portions of the southeast. IFS formed the Community Bank Consulting Group to provide an “outsourced” government guaranteed lending arm for financial institutions that may not have the loan volume or internal expertise and support staff needed to implement a sound, secure, safe and profitable government guaranteed loan program.

IFS also specializes in the arrangement of commercial financing for business clients, ranging in size from small and growing entrepreneurial companies, to established middle market firms.

IFS’s relationship-focused, value-added approach provides its bank clients with innovative solutions designed to meet their customers’ financing needs and business objectives. As the Bank’s SBA Consultant we provide:

- **Knowledge and Expertise** – IFS possesses significant government lending knowledge and expertise in order to be considered as a trusted and effective liaison between the bank and the government agency.
- **Flexibility and Adaptability** – IFS is capable of understanding a bank’s business model, regional brand and go-to-market strategy – and possesses the flexibility required to design a program that effectively fits into the bank’s unique business model.
- **Full Range of Services** – IFS provides a full range of services and support, including eligibility assessment and confirmation, loan structuring, credit analysis and



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underwriting, loan closing, loan review and admin support, and ongoing compliance reporting all of which is designed to ensure the quality and integrity of the loan portfolio.

- **Responsiveness** – IFS consistently provides strong support, as well as prompt and timely follow up. The ability to be highly responsive to senior management, the lending and support/administrative staff, and the borrowers is imperative.

For more information, contact Michael D. Ryan, president and CEO at (484) 485-2756 or mryan@innovfs.net. ■