

# DISASTER RELIEF LOAN GUIDE

## BUSINESS LOANS



| Date of Information | Lender:                   | Requirement:  | Product:                          | Loan Type:  | Maximum Loan Amount:                   | Initial Interest Rate                                   |  | Subsequent Interest Rate:       | Amortization:   | Collateral:                  | Loan Processing Fee:                   | Special Accomodations:   |
|---------------------|---------------------------|---|-----------------------------------|-------------|--|---|--|---------------------------------|---|------------------------------|--|--|
|                     |                           |   |                                   |             |  | Rate  | Comments   |                                 |   |                              |  |  |
| 11/11/12            | Bridgehampton Nat. Bank   | None  | Relief Loan                       | Term Loan   | \$ 25,000                              | 4.5%  | N/A  | N/A                             | 36 months   | Not Disclosed                | Not Disclosed                          | Bank will review applications within 1 day of receipt and fund into BNB DDA upon approval. |
| 11/11/12            | Bridgehampton Nat. Bank   | BNB - Cust.   | Relief Loan                       | Term Loan   | \$ 50,000                              | 4.5%  | N/A  | N/A                             | 36 months   | Not Disclosed                | Not Disclosed                          | Bank will review applications within 1 day of receipt and fund into BNB DDA upon approval. |
| 11/15/12            | Customer's Bank           | None Disclosed                                      | Emergency Loan                    | Term Loan   | \$ 100,000                             | Fixed at 4.5% or Floating at WSJ Prime (capped @ 4.99%) | N/A  | N/A                             | Not Disclosed   | Not Disclosed                | Not Disclosed                          |  |
| 11/11/12            | Citiwide Merchant Funding | None  | Emergency Loan                    | Term Loan   | Not Disclosed                          | Not Disclosed   | N/A  | N/A                             | 24 months   | Not Disclosed                | No application fee<br>No down payment  | These loans will cover uninsured or under-insured losses.                                  |
| 11/11/12            | Citizens Bank             | None  | Emergency Loan                    | Term Loan   | \$ 100,000                             | 1.0%  | 1st 6 months                                       | 1/2% reduction from market rate | 60 months   | Not Disclosed                | Not Disclosed                          |  |
| 11/11/12            | Deutsche Bank             | None Disclosed                                      | Relief Loan                       | Term Loan   | Not Disclosed                          | 0.0%  | N/A  | N/A                             | Not Disclosed   | Not Disclosed                | Not Disclosed                          | \$1 million zero-percent interest loans will be made available                             |
| 11/15/12            | First Niagara Bank        | First Niagara Bank Customer                         | You First Neighbor Loan           | Term Loan   | \$ 10,000                              | 4.99%   | Fixed  | N/A                             | 12-60 months  | Not Disclosed                | No application fee<br>No closing costs | No Prepayment Penalty  |
| 11/11/12            | Insurance Claim Financing | Approved Insurance Claim                            | Bridge Loan (financing in 5 days) | Bridge Loan | \$1,000,000 or higher in certain cases | Not Disclosed   | Interest paid once insurance proceeds are received | N/A                             | N/A   | Claim from insurance company | \$1,000 per Corporate Entity           | Funding in 5 days upon receipt of appropriate documentation from insurance company         |
| 11/11/12            | Gold Coast Bank           | None  | Disaster Loan                     | Term Loan   | \$ 100,000                             | 3.9%  | N/A  | N/A                             | 6 months interest only<br>30 months                   | Lien on all assets           | \$ 500                                 | Only one year of financial statements are required   |
| 11/11/12            | Goldman Sachs             | Business located in 5 boroughs                      | Emergency Loan                    | Term Loan   | \$ 25,000                              | 1.0%  | N/A  | N/A                             | 30 months   | Not Disclosed                | Not Disclosed                          | 6-month payment deferral   |
| 11/25/12            | Intersect Fund            | NJ small businesses affected by Hurricane Sandy     | Emergency Loan                    | Term Loan   | \$ 15,000                              | 5.0%  | N/A  | N/A                             | 1st 6 months interest only<br>converting to 30 months | Not Disclosed                | Not Disclosed                          | Loan decision in 3 business days   |
| 11/11/12            | Nassau IDA                | Business located in Nassau County                   | Sales Tax Exemption               | N/A         | \$ 99,000                              | N/A   | N/A  | N/A                             | N/A   | N/A                          | N/A                                    | Sales tax exemption on the pu  |
| 11/25/12            | NYCEDC                    | Business located in the 5 boroughs of New York City | Sales Tax Exemption               | N/A         | \$ 100,000                             | N/A   | N/A  | N/A                             | N/A   | N/A                          | N/A                                    | Sales tax exemption on the pu  |

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|---------------------|----------------------|---|--|------------------|----------------------|-----------------------|--|---------------------------|--|---|----------------------|--|
|                     |                      |   |  |                  |                      | Rate                  | Comments   |                           |  |   |                      |  |
| 11/11/12            | NYBDC                | Located in Zone A and other areas affected by power outages and severe flooding     | Emergency Loan                         | Term Loan        | \$ 25,000            | Not Disclosed         | Low interest rate  | N/A                       | Not Disclosed  | Not Disclosed   | Not Disclosed        | Funds are expected to flow   |
| 11/11/12            | PSFCU                | FCU Member  | Emergency Loan                         | Term Loan        | \$ 3,500             | 3.0%                  | N/A  | N/A                       | 27 months  | Not Disclosed   | Not Disclosed        | 3-month payment deferral   |
| 11/15/12            | Riverhead IDA        | Reconstruction projects greater than \$100,000 located in the town of Riverhead, NY | NY State Sales Tax Exemption           | N/A              | N/A                  | N/A                   | N/A  | N/A                       | N/A  | N/A   |                      |  |
| 11/11/12            | SBA                  | Fed EIN & Owners SS#'s & FEMA Registration ID#                                      | Disaster Relief Loan                   | Term Loan        | \$ 2,000,000         | See comments          | Max 8% if alternative credit is available<br>Availability of credit TBD by SBA | N/A                       | Up to 30 years (based on borrower's repayment ability) | Real estate (if available). Loan will not be declined for lack of collateral. | Not Disclosed        | These loans will cover uninsured or under-insured losses.                                |
| 11/11/12            | Sovereign Bank       | Storm related damage only   | Emergency Loan                         | Term Loan        | \$ 25,000            | Low Interest Rate     | N/A  | N/A                       | Not Disclosed  | Not Disclosed   | Not Disclosed        | N/A  |
| 11/15/12            | Suffolk IDA          | Business located in Suffolk County with less than 50 employees                      | NY State and Local Sales Tax Exemption | N/A              | \$ 100,000           | N/A                   | N/A  | N/A                       | N/A  | N/A   | N/A                  | Sales tax exemption for the purchase of materials to repair/reconstruction of buildings. |
| 11/15/12            | Susquehanna Bank     | Located in Southern NJ, PA, MD, & W. Virginia                                       | Emergency Loan                         | Term Loan        | \$ 10,000            | Fixed at 4.0%         | N/A  | N/A                       | 60 months  | Unsecured   | Not Disclosed        | N/A  |
| 11/11/12            | Wells Fargo          | Existing Customers in FEMA-designated disaster counties of NY, NJ, and CT           | Emergency Loan                         | Term Loan        | Not Disclosed        | Not Disclosed         | N/A  | N/A                       | Not Disclosed  | Not Disclosed   | Not Disclosed        | Based on historical financial information.   |
| 11/11/12            | Valley National Bank | None  | Standard Loans                         | LOC or Term Loan | Increased limits     |                       |  |                           |  |   |                      | Loan amount limits have been increased to customers needing funds for repairs            |
| 11/25/12            | UCEDC                | Business affected by Hurricane Sandy  | Emergency Loan                         | Term Loan        | \$ 15,000            | Not Disclosed         | N/A  | N/A                       | N/A  | Not Disclosed   | Not Disclosed        | No Prepayment Penalty  |

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|---------------------|---------------------------|---|--|--|---|---------------------|--|--|--|
| 11/11/12            | Bridgehampton Nat. Bank   | None  | Requires a minimum of 1 year in operations   | Commercial Loan Application only (no financials required). | Personal loans require good credit history  | Tom Sullivan        | 631-599-8647   | <a href="mailto:tsullivan@bridgeb.com">tsullivan@bridgeb.com</a>                     | <a href="http://www.bridgeb.com">www.bridgeb.com</a>   |
| 11/11/12            | Bridgehampton Nat. Bank   | BNB - Cust.   | Requires a minimum of 1 year in operations   | Commercial Loan Application only (no financials required). | Personal loans require good credit history  | Tom Sullivan        | 631-599-8647   | <a href="mailto:tsullivan@bridgeb.com">tsullivan@bridgeb.com</a>                     | <a href="http://www.bridgeb.com">www.bridgeb.com</a>   |
| 11/15/12            | Customer's Bank           | None Disclosed                                      |  |  |   |                     | 610-933-7195   |  | <a href="http://customersbank.com">customersbank.com</a>   |
| 11/11/12            | Citiwide Merchant Funding | None  | Available thru 11/30/12  | No personal financial statements required                  |   |                     | 855-400-3863   |  | <a href="http://citiwidemerchantfunding.com">citiwidemerchantfunding.com</a>                                   |
| 11/11/12            | Citizens Bank             | None  |  |  |   |                     | Consumer: 1-877-949-7503<br>Business: 1-888-610-7556 |  | <a href="http://www.citizensbank.com">www.citizensbank.com</a>   |
| 11/11/12            | Deutsche Bank             | None Disclosed                                      |  |  |   |                     | 212-250-2500   |  | <a href="http://www.db.com">www.db.com</a>   |
| 11/15/12            | First Niagara Bank        | First Niagara Bank Customer                         | Available thru 12/31/12  |  |   |                     | 1-800-421-0004                                       |  | <a href="http://www.firstniagara.com">www.firstniagara.com</a>   |
| 11/11/12            | Insurance Claim Financing | Approved Insurance Claim                            | Subordination from existing lenders with respect to lien rights                            |  |   | Neil Seiden         | 516-767-0100   | <a href="mailto:neilseiden@assetenhancement.com">neilseiden@assetenhancement.com</a> | <a href="http://www.assetenhancement.com">www.assetenhancement.com</a>   |
| 11/11/12            | Gold Coast Bank           | None  |  |  |   | Robin Wojciechowicz | 631-233-8600   | <a href="mailto:rwojciechowicz@gcbny.com">rwojciechowicz@gcbny.com</a>               | <a href="http://www.goldcoastbank-ny.com/">www.goldcoastbank-ny.com/</a>                                       |
| 11/11/12            | Goldman Sachs             | Business located in 5 boroughs                      |  |  |   |                     | 212-902-1000   |  | <a href="http://www.goldmansachs.com/">http://www.goldmansachs.com/</a>  |
| 11/25/12            | Intersect Fund            | NJ small businesses affected by Hurricane Sandy     |  |  |   |                     | 800-840-1900   | <a href="mailto:info@intersectfund.org">info@intersectfund.org</a>                   | <a href="http://www.intersectfund.org/content/disaster-loans">www.intersectfund.org/content/disaster-loans</a> |
| 11/11/12            | Nassau IDA                | Business located in Nassau County                   | urchase of furniture, fixtures, equipment, and materials used to repair or reconstruction. |  |   |                     | 516-571-1745   | <a href="mailto:Leads@nassauida.org">Leads@nassauida.org</a>                         |  |
| 11/25/12            | NYCEDC                    | Business located in the 5 boroughs of New York City | urchase of furniture, fixtures, equipment, and materials used to repair or reconstruction. |  | Application deadline is 2/1/13. Exemptions limited to the first 250 applications. |                     |  | <a href="mailto:HESTEP@nycedc.com">HESTEP@nycedc.com</a>                             | <a href="http://www.nycedc.com/backtobusiness">www.nycedc.com/backtobusiness</a>                               |

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|---------------------|----------------------|---|---|---|--------------|-------------------|---|---------------------------------|----------------------------|
| 11/11/12            | NYBDC                | Located in Zone A and other areas affected by power outages and severe flooding     | Available to borrowers in 5 to 7 days after application.                  | Proceeds can be used to replace or repair damaged assets, for working capital losses incurred due to business interruption  |              |                   | Call 311 and ask for NYC Business Solutions |                                 | www.nyc.gov/nycbusiness    |
| 11/11/12            | PSFCU                | FCU Member  | Available thru 12/31/12   |   |              |                   | 855-773-2848                                |                                 | consumerlending@psfcu.net  |
| 11/15/12            | Riverhead IDA        | Reconstruction projects greater than \$100,000 located in the town of Riverhead, NY |   |   |              | Tracy Stark-James | 631-369-5129                                | director@riverheadida.org       | www.riverheadida.org       |
| 11/11/12            | SBA                  | Fed EIN & Owners SS#'s & FEMA Registration ID#                                      | Repair or replace damaged real estate, equipment, inventory and fixtures. | Loans may be increased up to 20% of the total disaster damage to real estate (verified by the SBA) to make improvements that lessen the risk of property damage by future disasters of the same kind. |              |                   | 800-659-2955                                | disastercustomerservice@sba.gov | www.sba.gov                |
| 11/11/12            | Sovereign Bank       | Storm related damage only   |   |   |              |                   | 877-768-2266                                |                                 | www.sovereignbank.com      |
| 11/15/12            | Suffolk IDA          | Business located in Suffolk County with less than 50 employees                      |   |   |              |                   | 631-853-4802                                | info@suffolkida.org             | www.suffolkida.org         |
| 11/15/12            | Susquehanna Bank     | Located in Southern NJ, PA, MD, & W. Virginia                                       | Requires contractor's estimate for clean-up and repair costs              |   |              |                   | 800-311-3182                                |                                 | www.susquehanna.net        |
| 11/11/12            | Wells Fargo          | Existing Customers in FEMA-designated disaster counties of NY, NJ, and CT           |   |   |              |                   | 800-869-3557                                |                                 | www.wellsfargo.com         |
| 11/11/12            | Valley National Bank | None  |   |   |              |                   | 800-522-4100                                |                                 | www.valleynationalbank.com |
| 11/25/12            | UCEDC                | Business affected by Hurricane Sandy  | 2-week loan decision  |   |              |                   |   |                                 |                            |

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## PERSONAL LOANS



| Date of Information | Lender:                 | Requirement:           | Product:                          | Loan Type:       | Maximum Loan Amount: | Initial Interest Rate | Subsequent Interest Rate:                    | Amortization:                            | Collateral:                                      | Loan Processing Fee:                           | Special Accomodations:                                     |  |
|---------------------|-------------------------|------------------------|-----------------------------------|------------------|----------------------|-----------------------|--|--|--|--|--|--|
|                     |                         |                        |                                   |                  |                      | Rate                  | Comments                                     |  |  |  |  |  |
| 11/11/12            | ABCO FCU                | FCU Member & Homeowner | Disaster Relief Loan              | Term Loan        | \$ 25,000            | 2.99%                 | N/A  | N/A                                      | 48 months  | Not Disclosed                                  | Not Disclosed  | Not Disclosed  |
| 11/11/12            | ABCO FCU                | FCU Member & Renter    | Disaster Relief Loan              | Term Loan        | \$ 5,000             | 2.99%                 | N/A  | N/A                                      | 48 months  | Not Disclosed                                  | Not Disclosed  | Not Disclosed  |
| 11/11/12            | Bethpage FCU            | FCU Member             | Storm Emergency HELOC             | LOC              | \$ 500,000           | 0.49%                 | 1st 6 months (new requests only)             | 3.99% thereafter                         | LOC - Interest only<br>Term Loan - Not Disclosed | Personal Residence up to a maximum LTV of 70%. | No closing cost with a minimum draw of \$40,000 at closing | 3-month payment deferral   |
| 11/11/12            | Bethpage FCU            | FCU Member             | Storm Emergency Rehab HELOC       | LOC              | \$ 500,000           | See comments          | Reduced Rate for damage from Hurricane Sandy | N/A                                      | Interest only                                    | Personal Residence                             | No closing cost with a minimum draw of \$40,000 at closing | 3-month payment deferral   |
| 11/11/12            | Bethpage FCU            | FCU Member             | Storm Emergency Cash Advance Loan | LOC or Term Loan | \$ 25,000            | Starting at 6%        | N/A  | N/A                                      | Interest only                                    | Unsecured                                      | Not Disclosed  | 3-month payment deferral   |
| 11/11/12            | Bethpage FCU            | FCU Member             | Storm Emergency Auto Loan         | Term Loan        | Not Disclosed        | See comments          | Varies based on term and LTV                 | N/A                                      | New Car - 96 months<br>Used Car - 84 months      | Vehicle  | Not Disclosed  | 3-month payment deferral   |
| 11/11/12            | Bridgehampton Nat. Bank | None                   | Relief Loan                       | Term Loan        | \$ 25,000            | 4.5%                  | N/A  | N/A                                      | 36 months  | Not Disclosed                                  | Not Disclosed  | Bank will review applications within 1 day of receipt and fund into BNB DDA upon approval. |
| 11/11/12            | Bridgehampton Nat. Bank | BNB - Cust.            | Relief Loan                       | Term Loan        | \$ 50,000            | 4.5%                  | N/A  | N/A                                      | 36 months  | Not Disclosed                                  | Not Disclosed  | Bank will review applications within 1 day of receipt and fund into BNB DDA upon approval. |
| 11/11/12            | Citizens Bank           | None                   | Emergency Loan                    | Term Loan        | \$ 10,000            | 5.0%                  | N/A  | N/A                                      | Not Disclosed                                    | Unsecured                                      | Not Disclosed  |  |
| 11/11/12            | Healthcare Employee FCU | FCU Member             | Emergency Loan                    | Term Loan        | \$ 3,000             | 3.0%                  | N/A  | N/A                                      | 30 months  | Not Disclosed                                  | Not Disclosed  | 3-month payment deferral   |
| 11/11/12            | NEFCU                   | FCU Member             | Disaster Loan                     | Term Loan        | \$ 20,000            | 1.0%                  | Fixed for 1 year                             | Prevailing market rate starting at 9.49% | Not Disclosed                                    | Not Disclosed                                  | N/A  | 3-month payment deferral   |
| 11/11/12            | Palisades FCU           | FCU Member             | Hurricane Relief Loan             | Term Loan        | \$ 5,000             | Not Disclosed         | 50% off standard personal loan rates         | N/A                                      | 24 months  | Not Disclosed                                  | Not Disclosed  | Not Disclosed  |
| 11/11/12            | PSFCU                   | FCU Member             | Emergency Loan                    | Term Loan        | \$ 3,500             | 3.0%                  | N/A  | N/A                                      | 27 months  | Not Disclosed                                  | Not Disclosed  | 3-month payment deferral   |

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| Date of Information | Lender:              | Requirement:                                 | Product:             | Loan Type:       | Maximum Loan Amount: | Initial Interest Rate | Subsequent Interest Rate:   | Amortization: | Collateral:  | Loan Processing Fee:  | Special Accommodations: |   |
|---------------------|----------------------|--|----------------------|------------------|----------------------|-----------------------|---|---------------|--|---|-------------------------|---|
|                     |                      |  |                      |                  |                      | Rate                  | Comments  |               |  |   |                         |   |
| 11/11/12            | SBA                  | Homeowner/Renter SS# & FEMA Registration ID# | Disaster Relief Loan | Term Loan        | \$ 40,000            | See comments          | Max 4% if alternative credit is unavailable<br>Max 8% if alternative credit is available<br>Availability of credit TBD by SBA | N/A           | Up to 30 years (based on borrower's repayment ability) | Real estate (if available). Loan will not be declined for lack of collateral. | Not Disclosed           | N/A   |
| 11/11/12            | SBA                  | Homeowner SS# & FEMA Registration ID#        | Disaster Relief Loan | Term Loan        | \$ 200,000           | See comments          | Max 4% if alternative credit is unavailable<br>Max 8% if alternative credit is available<br>Availability of credit TBD by SBA | N/A           | Up to 30 years (based on borrower's repayment ability) | Real estate (if available). Loan will not be declined for lack of collateral. | Not Disclosed           | N/A   |
| 11/11/12            | Sovereign Bank       | Storm related damage only                    | Emergency Loan       | Term Loan        | \$ 10,000            | Low Interest Rate     | N/A   | N/A           | Not Disclosed  | Not Disclosed   | Not Disclosed           | 3-month payment deferral  |
| 11/11/12            | TD Bank              | None   | Credit Card          | LOC              | \$ 25,000            | Not Disclosed         | N/A   | N/A           | Not Disclosed  | Not Disclosed   | Not Disclosed           | 72 hour decision and delivery   |
| 11/11/12            | Valley National Bank | None   | Standard Loans       | LOC or Term Loan | Increased limits     |                       |   |               |  |   |                         | Loan amount limits have been increased to customers needing funds for repairs |

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| Date of Information | Lender:                 | Requirement:           | Product:                          | Comments #1:  | Comments #2:   | Comments #3:                               | Contact Person: | Phone Number:  | Email Address:        | Website:                  |
|---------------------|-------------------------|------------------------|-----------------------------------|---|--|--|-----------------|--|-----------------------|---------------------------|
| 11/11/12            | ABCO FCU                | FCU Member & Homeowner | Disaster Relief Loan              | To be used for flood damage, tree removal, fence repair, schrub replacement, generators, and insurance deductible |  |  |                 | 800-225-1859 ext. 7613                               | loans@goabco.org      | www.goabco.org            |
| 11/11/12            | ABCO FCU                | FCU Member & Renter    | Disaster Relief Loan              | To be used for flood damage, tree removal, fence repair, schrub replacement, generators, and insurance deductible |  |  |                 | 800-225-1859 ext. 7613                               | loans@goabco.org      | www.goabco.org            |
| 11/11/12            | Bethpage FCU            | FCU Member             | Storm Emergency HELOC             | Maximum loan amount for HELOCs in states other than NY of \$250,000.  |  |  |                 | 800-628-7070   |                       | www.bethpagefcu.com       |
| 11/11/12            | Bethpage FCU            | FCU Member             | Storm Emergency Rehab HELOC       | Maximum loan amount for HELOCs in states other than NY of \$250,000.  | Affected property located in federally declared disaster area. |  |                 | 800-628-7070   |                       | www.bethpagefcu.com       |
| 11/11/12            | Bethpage FCU            | FCU Member             | Storm Emergency Cash Advance Loan |   |  |  |                 | 800-628-7070   |                       | www.bethpagefcu.com       |
| 11/11/12            | Bethpage FCU            | FCU Member             | Storm Emergency Auto Loan         |   |  |  |                 | 800-628-7070   |                       | www.bethpagefcu.com       |
| 11/11/12            | Bridgehampton Nat. Bank | None                   | Relief Loan                       | Requires a minimum of 1 year in operations  | Commercial Loan Application only (no financials required).     | Personal loans require good credit history | Tom Sullivan    | 631-599-8647   | tsullivan@bridgeb.com | www.bridgeb.com           |
| 11/11/12            | Bridgehampton Nat. Bank | BNB - Cust.            | Relief Loan                       | Requires a minimum of 1 year in operations  | Commercial Loan Application only (no financials required).     | Personal loans require good credit history | Tom Sullivan    | 631-599-8647   | tsullivan@bridgeb.com | www.bridgeb.com           |
| 11/11/12            | Citizens Bank           | None                   | Emergency Loan                    |   |  |  |                 | Consumer: 1-877-949-7503<br>Business: 1-888-610-7555 |                       | www.citizensbank.com      |
| 11/11/12            | Healthcare Employee FCU | FCU Member             | Emergency Loan                    | Available thru 12/15/12   |  |  |                 | 800-624-3312   |                       | www.hefcu.com             |
| 11/11/12            | NEFCU                   | FCU Member             | Disaster Loan                     |   |  |  |                 | 516-561-0030   | info@mynefcu.org      | www.mynefcu.org           |
| 11/11/12            | Palisades FCU           | FCU Member             | Hurricane Relief Loan             |   |  |  |                 | 800-438-7415   | info@palisadesfcu.org | www.palisadesfcu.org      |
| 11/11/12            | PSFCU                   | FCU Member             | Emergency Loan                    | Available thru 12/31/12   |  |  |                 | 855-773-2848   |                       | consumerlending@psfcu.net |

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|---------------------|----------------------|--|----------------------|--|---|--------------|-----------------|---------------|---------------------------------|----------------------------|
| 11/11/12            | SBA                  | Homeowner/Renter SS# & FEMA Registration ID# | Disaster Relief Loan | Repair or replace clothing, furniture, cars, or appliances damaged or destroyed    |   |              |                 | 800-659-2955  | disastercustomerservice@sba.gov | www.sba.gov                |
| 11/11/12            | SBA                  | Homeowner SS# & FEMA Registration ID#        | Disaster Relief Loan | Repair or replace primary residence only (vacation or second homes do not qualify) | Loans may be increased up to 20% of the total disaster damage to real estate (verified by the SBA) to make improvements that lessen the risk of property damage by future disasters of the same kind. |              |                 | 800-659-2955  | disastercustomerservice@sba.gov | www.sba.gov                |
| 11/11/12            | Sovereign Bank       | Storm related damage only                    | Emergency Loan       |  |   |              |                 | 877-768-2265  |                                 | www.sovereignbank.com      |
| 11/11/12            | TD Bank              | None   | Credit Card          |  |   |              |                 | 888-561-0608  |                                 | www.tdbank.com             |
| 11/11/12            | Valley National Bank | None   | Standard Loans       |  |   |              |                 | 800-522-4100  |                                 | www.valleynationalbank.com |