

Long Island City Business Development Corporation

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Events

Financing Seminar, Wed. April 7 04/07/2010 8 AM - 9:30 AM Financing Seminar, Wednesday, April 7, 8 - 9:30 AM UN Federal Credit Union Building, LIC 24-01 44th Road, LIC, NY 11101 See location in Mapquest.

The presenters will help you understand your borrowing and credit needs, what banks need to approve lines of credit, installment loans, and commercial mortgages, and how to find the right financing product for your business.

Presenters include:

Barry Kopleff, Vice President, Citibank Joe Triscoli, First Vice President, Asset Based Lending, Valley National Bank Neil Seiden, Managing Director, Asset Enhancement Solutions Pravina Raghavan, NY District Director, US Small Business Administration Moderator: Dan Koken, Senior Program Associate, NYC Business Solutions

The panel will be followed by Q & A. Enjoy networking and continental breakfast.

Please RSVP below. If you have any questions, contact Indra Smith at 718.786.5300 x 21 or ismith@licbdc.org. There is no charge to attend.

<u>Citibank</u> has a wide range of services for small and commercial businesses that will help keep your company stay competitive, grow, and keep your customers satisfied. Citi serves over 200 million customers in 100 countries.

Headquartered in Wayne, New Jersey, <u>Valley National Bank</u>, currently operates 198 branches in 135 communities serving 14 counties throughout northern and central New Jersey, Manhattan, Brooklyn and Queens. As the largest commercial bank headquartered in New Jersey, Valley's reputation for personalized, hands-on customer service has made it one of the most respected banks in the financial services industry. VNB New York Corp., a subsidiary of Valley National Bank, offers flexible and convenient financial solutions for commercial customers. Our commercial lending specialists have the

knowledge and experience to provide you with the tools required for success. For more information about Valley National Bank and its products and services, please call Eileen Sackman at (718 366-1027), stop in one of our branches, visit www.valleynationalbank.com or call our 24/7 Customer Service Center at 1-800-522-4100.

Due to regulatory requirements banks must be conservative and generally cannot lend to companies with consecutive years losses, capital deficiencies, tax issues and those that are too highly leveraged. However, what looks bad in the eyes of one institution may look good to non-regulated financial institutions that have the flexibility to be more creative and who specialize in distressed and special situations. Neil Seiden, Managing Director at Asset Enhancement Solutions, LLC will discuss the different types of non-traditional financing that are available to supplement existing bank financing or that can be used in lieu of conventional bank financing if the bank is unable to provide bank financing. For more information contact 516-767-0100 or neil.seiden@assetenhancement.com.