



LENDING PRODUCTS & SERVICES

Lending that helps create jobs and builds local neighborhoods

Since 2002,
Albina's commercial
and small business
loans have helped to
create/maintain
over 9,298 jobs in
local neighborhoods.

That's a lot of
community inspiration!

www.albinabank.com

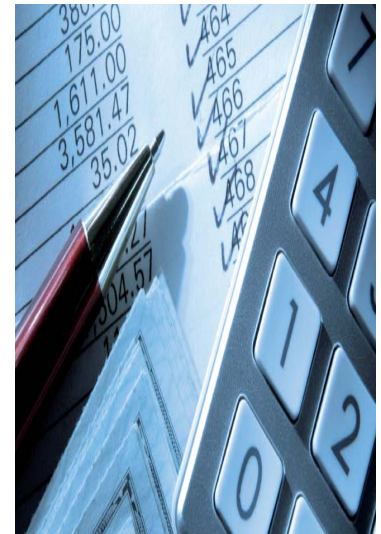


CONSUMER LOANS

- Personal Lines of Credit
- Home Equity Lines of Credit
- Auto / Recreational Vehicle Loans
- Consumer LOOP VISA™ Credit Card

BUSINESS LOANS

- Lines of Credit (for businesses with short term financing needs)
 - Seasonal Lines of Credit
 - Working Capital Lines of Credit
- Term Loans
 - Acquisition Loans (for borrowers acquiring existing businesses and/or business assets)
 - Equipment Loans
 - Business Expansion Loans
- Bridge or Single-Pay Loans (for businesses with a one-time, short-term financing need)



SMALL BUSINESS / GOVERNMENT GUARANTEED LOANS

Small businesses sometimes require additional support for loan requests, and we partner with local government agencies to provide the maximum options.

- Small Business Administration (SBA) Loans
 - SBA 7(a) Loans: SBA's primary program for term loans (including SBA Express)
- Business Oregon Loans (Including Oregon Credit Enhancement Fund; Oregon Capital Access Program; and the Oregon Business Development Fund)
- Loans for Start-Ups

REAL ESTATE LOANS

- Term Loans (for refinancing, acquisition, or construction take-out on owner-occupied properties)
- Term Loans on Non-Owner Occupied Properties
- Construction and Land Development Loans

OTHER LENDING PRODUCTS

- Accounts Receivable Financing
- Business VISA™ Credit Cards



MLK Office
2002 NE MLK Jr. Blvd.
503-287-7537

St. Johns Office
8040 N. Lombard Ave.
503-285-9966

Social Impact Banking / Pearl Office
430 NW 10th Ave.
503-445-2150

Beaumont Office
4020B NE Fremont Ave.
503-445-8720

Rose City Office
5636 NE Sandy Blvd.
503-445-8700