

First Coast Community Bank FINANCIAL INSTITUTION

First Coast Community Bank is a provider of Synovus Financial Services in the north Florida market. In 2004, the bank chose AXIA to achieve greater penetration in Small Business Administration (SBA) loans. The ensuing direct-response and media relations campaign targeted 400 small business owners in three counties, directly leading to more than \$2 million in new loans within 90 days. The bank retained its position as the No. 1 SBA lender by more than \$7.1 billion and increased its 2004 SBA lending by more than 60 percent. The bank rehired AXIA to perform another SBA loan campaign targeting 4,000 businesses in six counties in 2005, 2006 and 2007.

"AXIA delivered as promised. The campaign generated a great response and earned a large return on investment."

Chip Townsend
First Coast Community Bank,
an affiliate of Synovus Financial Corp.

First Coast Community Bank
FDIC

SBA Loans are for small businesses

What will you accomplish in 2006?

"None of the competing banks was responsive as First Coast Community Bank. They treated us like a customer to be treated. Other banks will detour away from SBA. Other banks expect business, but First Coast Community truly earned ours."

We aren't like other banks. Let us show you the difference. It brings us the pleasure to provide SBA financing for Northeast Florida's small businesses.

First Coast Community Bank

SBA Loans are for small businesses

Most people have the wrong idea about SBA loans. They think the process takes months and months.

"The amount of time it took to approve us was very short. I received \$1 million in SBA financing from First Coast Community Bank. Later than I received a \$60,000 loan from my local bank where I had an existing relationship."

Jorge Salazar
La Florida Restaurant, St. Augustine

First Coast Community Bank

SBA Loans are for small businesses

Let us Show You How an SBA Loan Can Work for You.

"I didn't think we were candidates for an SBA loan. First Coast Community Bank picked up the ball and ran with it. It was very easy."

Robert Gibbs
Dive Towing Corporation, Jacksonville

First Coast Community Bank

Direct Response

Relationships are key

When Robert Bauer's wife, Anna, got sick in Northeast Florida, he saw it as an opportunity to help her. He contacted First Coast Community Bank for a loan to help pay for her medical expenses. The bank was responsive and helped him get the loan quickly. Bauer says, "The bank was very helpful and responsive. They treated me like a customer to be treated. Other banks will detour away from SBA. Other banks expect business, but First Coast Community truly earned ours."

YOU SHOULD KNOW: JAMES TOWNSEND
The successful banker has the business in his genes

James Townsend, a successful banker, has the business in his genes. He is the son of a successful banker and has followed in his father's footsteps. Townsend is a member of the First Coast Community Bank and is proud to be part of the team that serves the community.

At some small businesses, checks go in the RED

A digital check is easier to use and faster to deposit. The RED check summer is a great way to get started. First Coast Community Bank is offering a special promotion for small businesses. The promotion includes a special rate on SBA loans and a special rate on credit cards. The promotion is available for a limited time only.

Newspaper Coverage