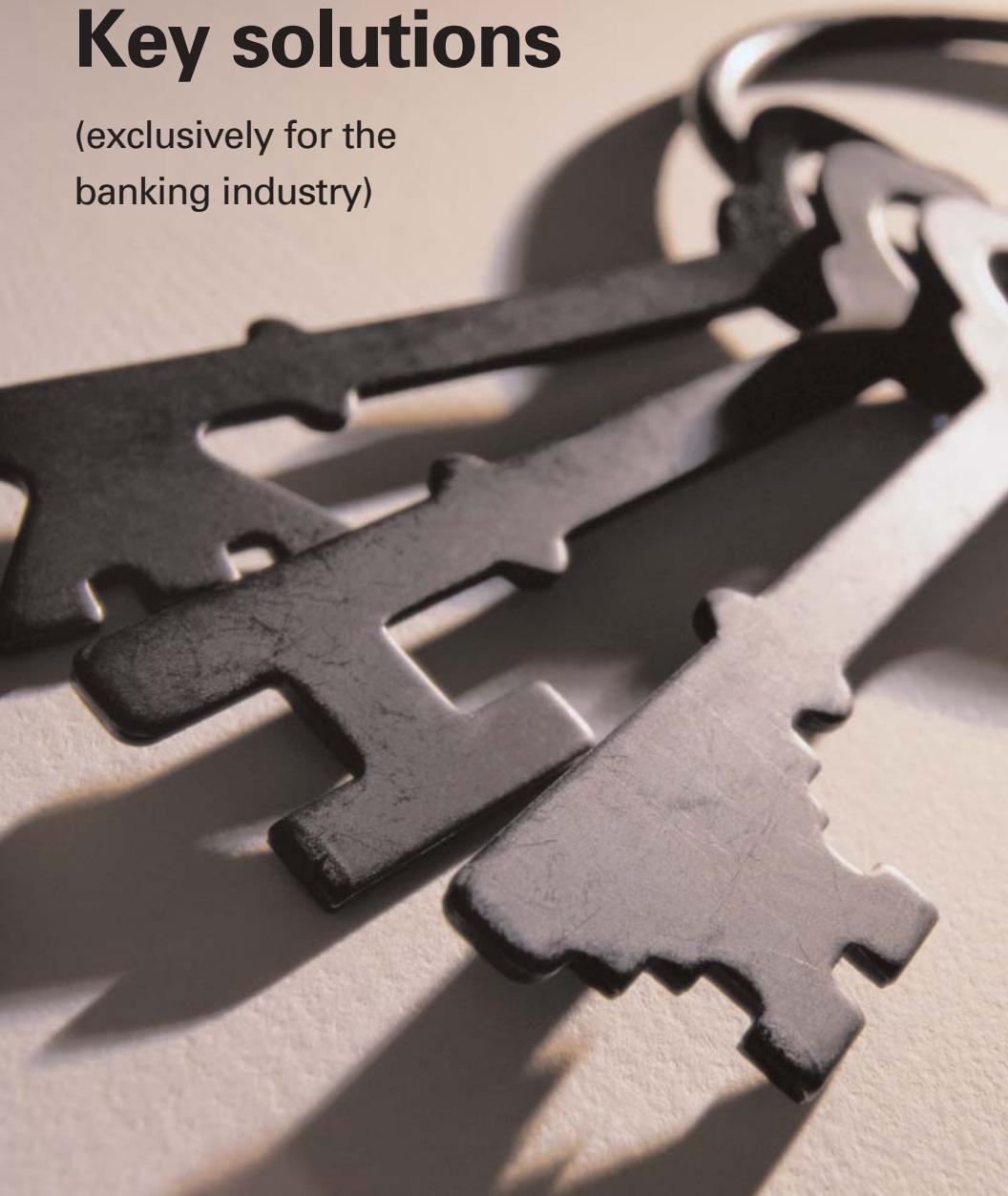


# Key solutions

(exclusively for the  
banking industry)





# Services you can bank on.

Preventive Crisis Intervention Ltd. (PCI) is dedicated to strengthening your bank's commercial loan portfolio. Through our experienced executive management team, we help identify and solve problems that may exist in your loan portfolio. Our exclusive bank services promote growth within your commercial loan department by providing a helping hand to your bank personnel *when they need it most.*

Your bank's loan department will receive a custom management system that results in:

- increased productivity
- an unbiased look at your bank's selected customers
- continuous operational improvement
- more effective and valuable loan officers
- and added confidence in regulatory compliance status

## Exclusive Bank Services

■ **YOUR ‘SECOND OPINION’** PCI works with your loan officer on your bank’s rating system to review those customers that “just don’t feel right” or those that have the poorest rating. This would be an independent look at the existing information found in the loan document files.

■ **THE HELPING HAND** PCI provides help in monitoring loan covenants and gathering information such as financial statements, A/R aging, A/P aging, or other documents promised to your bank. We act as the ‘policeman’ for your customers that have missed due dates with their covenants.

■ **CUSTOMER DECLINE** Under your bank’s recommendation, PCI will take a more serious look at your customer’s operation, not just HOW they do business, but more importantly, WHAT is their business? This includes actual numbers, ratios, accounting system, and timely information.

■ **WORKOUT STRATEGY** PCI works with your bank to see that there is maximum recovery of the loan. We would help determine a strategy and manage the disciplines needed to liquidate your customer if necessary. This would include coordinating all inside and outside services.

■ **REGULATORY COMPLIANCE** PCI works with your customer to implement “Management Letter” points noted in State, Federal or audit reports.

## PCI provides all of the Key Components

PCI provides all of the key components necessary to review a business. Our advisors have extensive backgrounds in running small and medium-sized businesses from manufactures to service providers. We have the insight for evaluating the operations *and* financial management necessary to keep a company healthy.

With PCI’s bank services, your commercial loan personnel will have more time doing what they do best, generating more bank income through new customers. We free up your officers’ time used in putting out fires. Our advisors provide the tools needed for your loan officer to maintain a strong working relationship with their customer, even under adverse conditions.

Best of all, we minimize the overhead necessary to maintain regulatory compliance because **we work only when you need us**. Plus, **no retainer fees** and **no minimum charges**.

# “PROVIDING EXCLUSIVE BANK SERVICES”

PCI's combination of skills and  
experience provide more efficient  
loan officers, a stronger loan  
portfolio, and greater profits.



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