



Your essential association projects
require an expert



Make
Dreams Happen

www.associationbankers.com

Leaders in the Industry

Banco Popular's holding company, Popular Inc, ranks among the top 30 bank holding companies in the U.S. in terms of total assets. We believe that our success as an organization is a direct result of being inspired to serve our communities, our customers, and our people. This is a business about relationships, not transactions.

Through its acquisition of Kislak National Bank, BPNA will continue its vision to serve community associations as an industry leader driven by its key ingredients-reputation, knowledge and the ability to deliver.

Reputation

We have earned our reputation by meeting the special needs of our community association clients.

As pioneers in making loans to community associations, we have grown through "word of mouth" with referrals from associations and management companies. Our staff has been called upon to handle complex transactions and our expertise has allowed us to structure loans and financial services that provide opportunities and cost savings to homeowners.

Knowledge

Our Community Association Loan Division is devoted exclusively to managing financial requests from associations. Our staff has extensive "hands on" experience in providing service to community associations.

Our knowledge of association operation is practical, first-hand, and thorough.

*The Harbor Club HOA
California*

*Hemispheres Condominium Association, Inc.
Florida*

*Hidden Lake Association, Inc.
Ohio*



Elevator Repairs

Concrete Restoration, Fire Safety

Balcony Restoration

Ability to Deliver

In order to tailor our products to the specific requirements of a particular association, our loan officers meet with board members, unit owners and the property manager to find out their needs. Management companies have utilized our expertise to enhance the financial services to their clients. Loan decisions are made quickly and our underwriting staff understands community association accounting practices.

Our loan program is responsive and competitive. Our clients will verify that we have unquestionably demonstrated our ability to deliver.

You can bank on us...

In today's changing marketplace, our clients have recognized the value of working with a professional team that has dedicated itself to providing the

highest quality products with the finest personal service. As a full-service bank, with a team dedicated to serving community associations, you can Bank on Us!

Our loan program provides financing for an association's insurance premiums and repairs to common areas with the least possible impact on existing budgets and eliminates the need for large upfront special assessments to the unit owners.

These photographs show some examples of associations we have assisted through our loan program. We invite you to contact any of our Community Association Specialists to discuss how your association can benefit from one of our programs.

For more information, please call us today.

- Toll free: 800-233-7164, ext. 143
- Email: BPNAAssociationInfo@bpop.com
- Website: www.associationbankers.com.

*Boca Isles Property Owners Association, Inc.
Florida*

*Woodlake Santa Ana Homeowners Association, Inc.
California*

*Galaxy Towers Condominium Association
New Jersey*



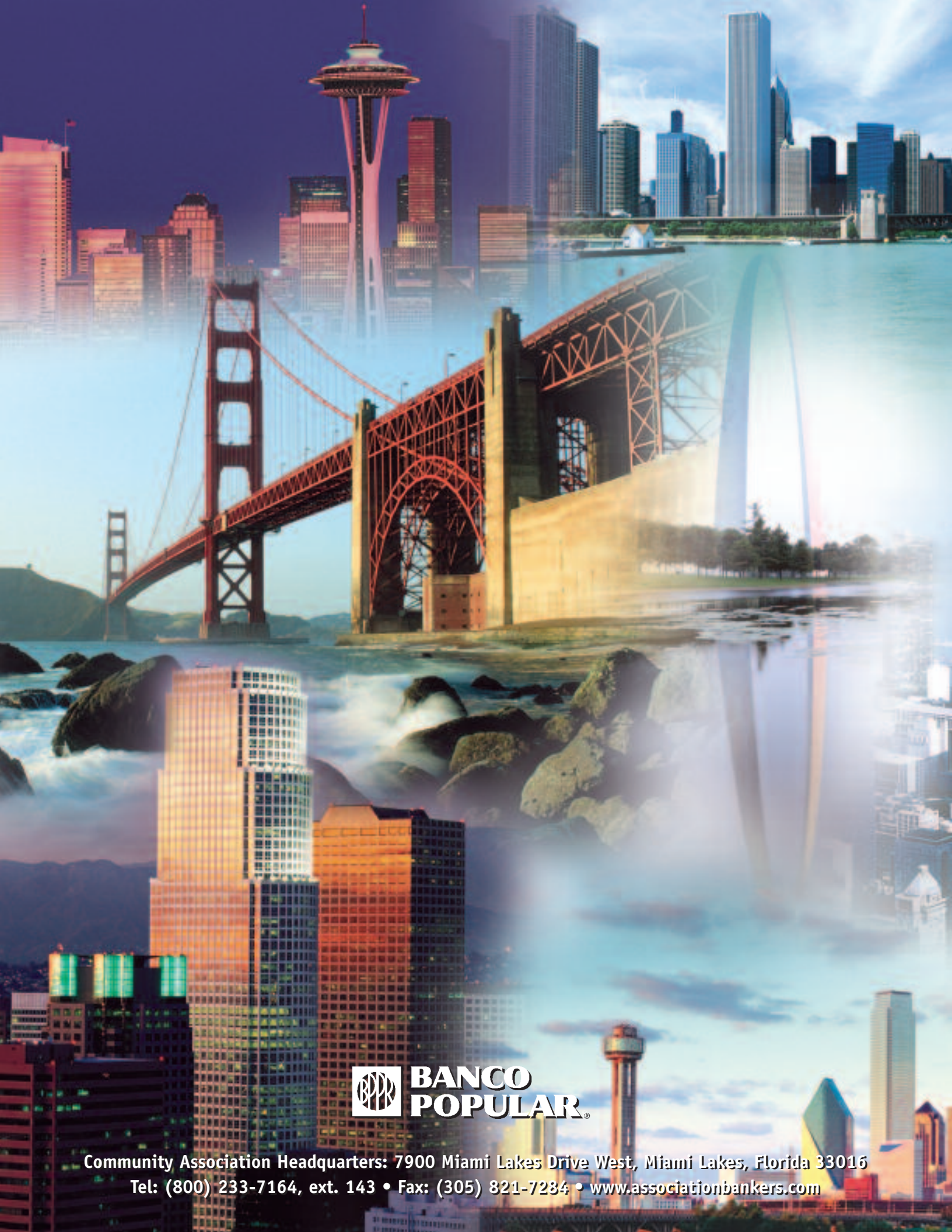
Recreational Lease Buyout



Land Lease Buyout



Restoration & Life Safety



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