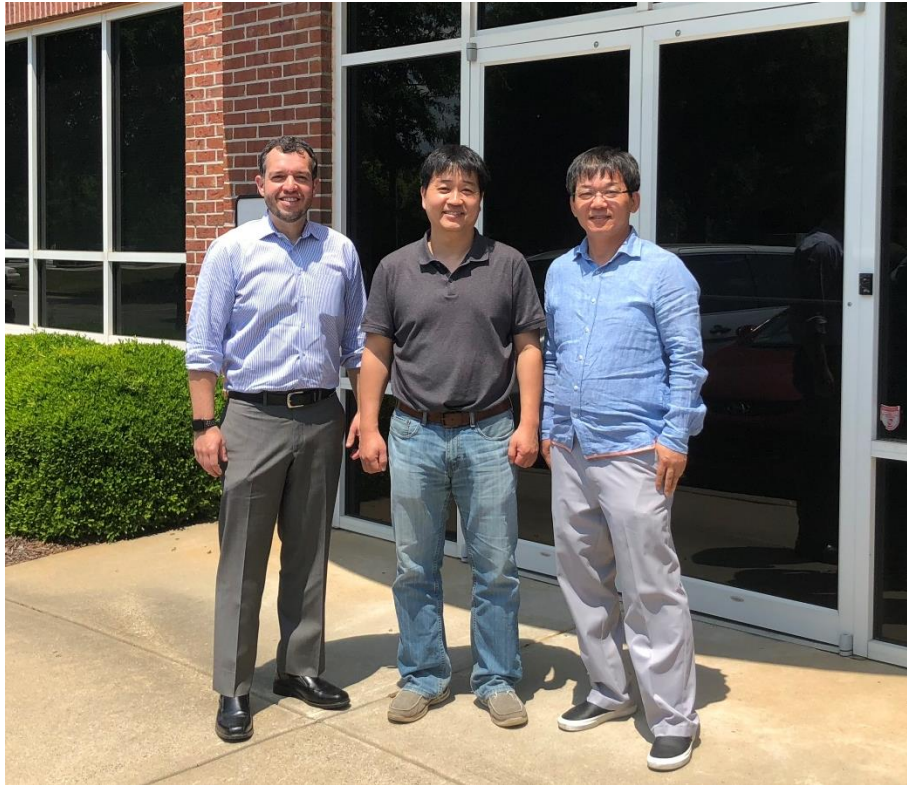


Local Banks Succeed As Their Customers Succeed



Carlos Laverde, American Commerce Bank market president, Hwan Chung of JHN Properties and Kevin Ahn of Global Realty & Associates stand outside of Chung's recently acquired property on Peachtree Industrial Blvd. in Duluth.

Local banks succeed by enabling their customers to succeed. American Commerce Bank in Johns Creek notched another recent success by providing customized, long-term financing for a commercial investor.

Carlos Laverde, ACB's Atlanta market president, was pleased to work with Hwan Chung, principal of JHN Properties and commercial real estate broker Kevin Ahn to provide financing for JHN's first investment acquisition. Chung, a Georgia Tech engineer, was eager to acquire and finance a commercial office property in order to diversify his investment holdings, but he couldn't find what he needed at larger banks. "He told me that he had approached several of the biggest banks in Atlanta", said Laverde, "but he couldn't get any traction. Hwan was seeking a local decision-maker who understood the Duluth market and his particular investment needs. By the time Hwan contacted me, he was a little frustrated, but still eager to find a banking partner". ACB evaluated the building and found it to be a great opportunity. Hwan was most interested in long-term financing, and we were able to provide him with a 25-year amortizing loan. Long-term financing is hard to come by these days, but we were able to come to terms. It was a successful transaction all around".

American Commerce Bank offers commercial and personal banking services across the North Fulton communities. The bank offers customized lending solutions and SBA loan programs as well as highly convenient on-line banking and treasury management services. The bank's experienced staff pride themselves in knowing their customers by name and in meeting the needs of businesses and their employees. By catering lending and deposit services to the specific needs of business and consumer borrowers, ACB provides industry-leading lending solutions to support the growth and success of the communities it serves.

For more information about American Commerce Bank, stop by their branch located at 10690 Medlock Bridge Road, or visit www.AmericanCommerceBank.com