

# Metropolitan. Summer 2011

## *From the* **President's Desk...**



**Mark R. DeFazio**  
President and CEO

As I was coming up in the banking industry, I would hear people talk about banks' profit centers and "liabilities/cost centers." But I never understood it, and I never bought into it. Just because someone's job is not asset-generating does not make that individual any less vital to the success of an organization, never mind a thorn in its side.

So I have never looked at the operations side of Metropolitan National Bank as a liability. I see it instead as a valuable asset, and our operations staff has earned the respect of everyone on the asset-generating side of our business.

That is why I am pleased that we are dedicating this issue of the Metropolitan to these employees, many of whom have been with the Bank since the beginning. They are all professionals who genuinely care about the success of this Bank. In fact, it is their loyalty, focus and desire to see this company be successful that are the key to our collective achievements. They act more like owners than employees, and that sort of leadership is contagious, in any area of the Bank, at any level.

To all Metropolitan National Bank and CashZone employees who exemplify this leadership, I thank you. I hope every reader – employee, client and friend – will enjoy learning more about a few of our own as time goes on.

### **The Future is ... Prepaid**

CashZone, our wholly owned operating subsidiary, is going through a very exciting period through year-end and into 2012. New products,

new product features and new partnerships are on the horizon for CashZone and the Bank. These impending changes are not only exciting opportunities for us but also financially rewarding ones.

I am happy to report that we recently hired Al Botta to lead the Marketing and Operations areas of CashZone. Al not only brings new ideas and ideas to grow CashZone, but he is the right person to see things through to the execution of several opportunities we have been pursuing. Another recent addition, Melvin Ramos, has rejoined CashZone and will assist Al in the day-to-day operations of the CashZone Financial Centers. *(continued on page 2)*

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## *From the* **President's Desk...**

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Metropolitan National Bank is taking a big step toward being a major player in the fast-growing prepaid card program in certain markets, including New York. The possibilities are many and can be very profitable for the Bank. Our ability to operate as both an issuer and a program manager for prepaid cards gives us a unique advantage in the marketplace.

Prepaid cards serve an entirely new demographic, which is why this is such an important focus for us. The cards are no longer only for the unbanked; they serve a population whose lifestyle prefers a prepaid card, a generation that prefers directly depositing their paychecks, paying their rents or mortgages online, paying their utility bills and students loans electronically, and sweeping whatever is left over into savings accounts. All without ever setting foot in a traditional brick-and-mortar bank branch office.

As a banker, I am happy to view the future as an exciting one. As an issuer and program manager of prepaid cards, we are proud to be at the forefront of this seismic change in the industry.

### **In Other News**

The Bank continues to meet its financial projections, and asset quality continues to be stable. Our focus right now is on establishing a regulatory equilibrium. We have partnered with the regulators to update and expand some of our risk management policies and procedures.

**"I'm proud of the people we have here at Metropolitan National Bank and CashZone and of the work we have done and are preparing to do."**

I'm confident these changes will make us a better bank and will make us better prepared to take advantage of the opportunities we see for the coming years to expand our presence in the marketplace.

We also have reintroduced ourselves to the corporate lending marketplace, and we have been well received. Our refocus on

**"The loyalty of our employees and their focus and desire to see this company be successful are the key to our collective achievements."**

building our corporate lending portfolio has paid off, showing more than satisfactory growth in 2011, and we expect to grow it substantially in 2012 and beyond.

This shift to corporate lending is a prudent approach to more evenly distributing the Bank's risk, between corporate lending and commercial real estate lending, given the ongoing concerns in the marketplace as regards commercial real estate.

We have retained a new investment bank, Friedman Billings, to evaluate our capital structure. We are poised to conduct a capital raise in the fourth quarter of 2011 to support expansion opportunities as they present themselves.

Overall, I'm proud of the people we have here at Metropolitan National Bank and CashZone and of the work we have done and are preparing to do. I am proud of our past; I am excited about our future; and I look forward to the years ahead of us.

**Mark R. DeFazio**

*President and CEO*

## A Challenge Pays Off For First Employee



**Renée Lebowitz**  
Vice President,  
Human Resources  
Administration

Before Metropolitan National Bank could open its doors in June 1999, somebody had to order desks, chairs, phones, copiers, fax machines, computers; somebody had to set up payroll and a benefits package; somebody had to ensure that the doors could open.

That somebody was Renée Lebowitz, now vice president, Human Resources Administration, who started her work with the Bank in March 1999.

"It was challenging," Renée admits. "I don't know if I consider myself a risk-taker, although there is a risk in starting anything new. But the opportunity came at a good time for me, and I welcomed the challenge. I was confident in my ability to accomplish what was required, and I was confident in our management." Management then consisted of Mark DeFazio, President and a Chief Financial Officer.

A staff of three has since grown to about 140 at headquarters, the four retail banking centers, and the 13 CashZone Financial Centers, acquired by the Bank in January 2003. While Metropolitan National Bank has benefited from growth in the past 12 years, its position in the marketplace remains the same. Renée explains, "We are a middle-market lender supporting small- to mid-size businesses in the New York metropolitan area. Our mission is to provide our clients with highly customized service, applying innovative and flexible full-service commercial and retail banking solutions."

"The foundation was set back in 1999. We were well-positioned, we stuck to the basics, and we didn't take inappropriate risks."

Even though the past several years have been challenging ones for the banking industry, Metropolitan National Bank has continued to serve its clients well and enjoy success. "We have managed to be successful during this very dry period," Renée adds. "The foundation was set back in 1999. We were well-positioned, we stuck to the basics, and we didn't take inappropriate risks."

She credits Mark for creating the atmosphere at the Bank that keeps her happy to come to work. "Everyone here works as a team," she explains. "Mark's open-door policy sets the tone for the whole organization – not just the executive team or upper management. There's very little bureaucracy, which makes it easy to meet goals and keep exceeding clients' expectations."

"I was confident in my ability to accomplish what was required, and I was confident in our management."

While Renée relinquished her recruiting and hiring roles for the Bank to Larry List when he joined the organization five years ago, she continues to carry out that function for CashZone. "I had been involved in recruiting and hiring since the Bank's beginning, and I enjoy being able to continue in that role for CashZone."

In addition to her recruiting and hiring responsibilities at CashZone, Renée supports CashZone in all its Human Resource needs, including benefits administration and employee relations, just as she does for the Bank.

You don't grow from three employees to 140 without some change. For one thing, she says, "Relationships are still close, but not as personal as they were at the beginning. Another change our larger size has brought us is that our employees are much more diverse, which is a good thing, as we serve a diverse population here in the New York metropolitan area."

# Protecting the Bank and CashZone from Financial Crime and Terrorism



**Jennifer McKay**  
Vice President,  
Compliance

The 10th anniversary of 9/11 is now behind us, but the practical outcomes of the events of that day continue to be felt by all Americans. Consider, for one, the scrutiny to which we've all become accustomed to when flying the friendly skies.

Behind the scenes at Metropolitan National Bank, Jennifer McKay is very much aware of the real-world after-effects of that tragic day. As

vice president of Compliance for the Bank and as the Bank Secrecy Act (BSA) Officer for its retail financial services subsidiary, CashZone, Jennifer lives and breathes the Patriot Act, Bank Secrecy Act (BSA) and Anti-Money Laundering Act (AML), regulations created over the past decade to help protect the U.S. from terrorist activity.

"Even though it's been years since they were passed, the Patriot Act, BSA and AML regulations are still a top priority for financial institutions," says Jennifer. "My position requires me to constantly continue my education, to be able to address all the different potential threats against the organization."

In fact, she says, 80 percent of her time is spent monitoring transactions to ensure that the Bank and CashZone are complying with the anti-terror regulations. Jennifer is always on the lookout for any red flags that might indicate potential financial crime or terrorist activity. "When I see something unusual," she explains, "First I get a valid explanation, and only then the transaction is good to go."

And as we might hear in a movie thriller, she adds, "Of course, in terms of the Patriot Act, there are things I can't discuss."

Jennifer, who worked previously in the internal audit department of a large New York City bank, made the move to Metropolitan National Bank in August 2003. "I believed I could add value and apply my internal auditing background to the new and growing Compliance Department.

"It was very challenging, because the department hadn't been built yet," Jennifer adds. "Pat Ericsson, Vice President and Director, Compliance, and I had to learn about all the different regulations the Bank was subject to, to be sure we put in the right controls. Since I've joined, and as the organization has grown, Pat's hired two other individuals to help in the Compliance Department."

**"Even though it's been years since they were passed, the Patriot Act, BSA and AML regulations are still a top priority for financial institutions."**

Most recently, Jennifer and the others in Compliance have been working to ensure that the operations of the Bank conform with The Dodd-Frank Act and Financial Crimes Enforcement Network 'FinCEN' final rule governing prepaid access programs. In addition, the Compliance Department has implemented a new BSA/AML Solution that will strengthen the Bank's Anti-Money Laundering Program.

Jennifer was promoted to her current position in January 2006 after earning an Association of Certified Anti-Money Laundering Specialists (ACAMS) designation. She is also a member of the American Banker's Association. "That's one of the reasons I like working here," Jennifer explains. "I'm given a lot of opportunity to develop professionally."

She credits Mark DeFazio's open-door policy for setting the Bank's team-oriented culture, and she adds, "Everyone works well together, and Mark gives us all an opportunity to grow professionally, regardless of our roles."

That culture contributes to the Bank's overall success. "Even in today's challenging marketplace, Metropolitan National Bank and CashZone have found solutions to ensure that we meet our customer's needs with competitive products and services," Jennifer concludes.

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# CashZone Contest, Customers are the Real Winners

Hector Peña  
with a very  
happy Damaris  
Castro.



CashZone's Summer Incentive Challenge was an opportunity for CashZone tellers to strut their stuff. Three CashZone employees were awarded 32" flat screen TVs after an intense two-month competition for issuing the most CashZone Prepaid Visa Cards company wide. These employees demonstrated their commitment to CashZone customers by continuously educating customers about the value and benefits of having a CashZone Prepaid Visa Card.

Al Botta with  
a winning  
Elida Rosas.



Dave Campos  
with a smiling  
Eric Bonilla.



## Small, Nimble Card Ops

### Poised for Growth



**Annette Sweeney**  
Vice President,  
Card Operations

Annette Sweeney made the move to Metropolitan National Bank in August 2004 to be at the start of something big – the launch of one of the first prepaid debit cards.

“It was challenging and exciting,” says the now-Vice President of Card Operations. “At the time, we were the first bank to get into that space.”

Hired for the project management, system implementation and operations experience she gained at a large New York bank, a law firm and a seminar development company, Annette says she’d had no direct experience in prepaid cards. “But, then again, no one really did, because it was so new. I learned about the product ‘on the job’, just as everyone else did.”

Now, she says, she’s a ‘Jill-of-all-trades’. Her department manages the day-to-day operations of CashZone and the Bank’s card business, including handling direct deposits and addressing customer issues, among other services.

“We can make decisions quickly, we can implement those decisions quickly, and we can have more of an effect on the business, for our clients, quickly.”

Annette is also enhancing the online application tool for prospective cardholders, as well as developing statistical reporting for cardholder activity. She has also been involved with current Web site enrichments and is the organization’s liaison with networks and associations, including Visa and STAR. “I’m responsible for ensuring that we are in compliance with all the required paperwork, rules, regulations,” she explains.

“I’m excited about the addition at the senior level management at CashZone. We are poised for great growth. It’s just a matter of time now.”

In addition, Annette assists with card marketing and handles the training for card department employees and CashZone staff.

The Bank’s smaller size is one of the main reasons Annette enjoys working here. “We can make decisions quickly, we can implement those decisions quickly, and we can have more of an effect on the business, for our clients, quickly.”

She adds that because her fellow employees hail from many different banks – large, small, domestic, foreign – they all bring a breadth of experience. “That really helps us get things done. Everyone brings a different approach to a challenge and new ideas to evaluate.”

Summing up, Annette says, “I’m excited about the addition of senior level management at CashZone. We are poised for great growth. It’s just a matter of time now.”

## *For This Ops Pro,* **No Looking Back**



**Fatima Mateen**  
Vice President,  
Operations

**F**atima Mateen, Vice President, Operations, does not regret taking a chance on a nascent bank more than a decade ago. Having left a secure job at an established mutual fund company to join Metropolitan National Bank, Fatima now says, "Once I got to know the people here, I never regretted my decision."

Though having serviced a somewhat different customer base at the mutual fund company, Fatima draws parallels to the fund's and the bank's respective operations, which provide many similar products and services, including wire transfer, automated sweeps and ACH.

Fatima goes on to say, "At Metropolitan National Bank I am involved in all aspects of operations, from retail branch activity to supporting our various online platforms." She also manages the processes for a number of the Bank's critical technology platforms, including those for remote deposit and residential healthcare.

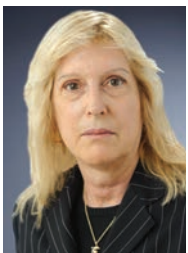
Although small in number, her department encompasses numerous responsibilities, including Wholesale CDs, for which Fatima interacts with seven-figure depositors, a category that consists of banks and credit unions.

Appreciating that Metropolitan National Bank's success relies largely on providing top customer service, Fatima still has former customers calling her for guidance and assistance. "Because we are a small bank, we can offer the community superior service. Most of our customers could go to bigger banks, but then they would lose the personal touch they get here. They like it that they can reach someone directly here, without being bounced around a frustrating telephone answering system. And clients I had 11 years ago still call me."

Fatima notes the changes Metropolitan National Bank has made over the past ten years. "We used to do a lot of things manually. Now we are much more technologically and operationally efficient, which benefit our customers."

Working closely with all levels of senior management, Fatima says, "This has been the best experience for me. Mark DeFazio is a great CEO. He cares about the people who work here, and that makes this a very comfortable place to do your job."

## *It's Not About Production,* **It's About People**



**Jo Anne Vlaun**  
Vice President,  
Credit Administration

**F**or Jo Anne Vlaun, a vice president of Credit Administration and one of Metropolitan National Bank's CRA officers, the differences between her work for the past three-plus years and that at her previous turns in mortgage lending are the people.

That's not meant to sound trite. She explains, "It is an entirely different mind set at Metropolitan National Bank than at a lot of financial institutions out there. Here we take a more personal interest in the business of our clients. The feeling here is that it's people, not production."

The same attitude extends to the Bank's employees, Jo Anne says. "People are treated with respect here. You can express your opinion; you are heard. The result is that we are more customer-oriented than at other places I've been."

Jo Anne serves two roles at Metropolitan National Bank. In her position as a vice president of Credit Administration she supports the lenders and Credit Committee, ensuring compliance with the Bank's underwriting and regulatory guidelines and other applicable policies. Her department oversees the regulatory agency's credit examination, internal audit and loan reviews, as well.

Her second role for Metropolitan National Bank is as a Community Reinvestment Act (CRA) officer. Jo Anne works closely with the Bank's subsidiary CashZone in this role and also develops and implements programs to ensure that the company is meeting the needs of the community and reaching CRA compliance goals. One of the programs she helped implement is the promotion of home loans to under-served populations by working with a housing partnership in New York City.

"The biggest difference between when I started here and today," she explains, "is that we've improved, increased and enhanced our reporting. There are a lot more policies and guidelines we need to keep up with, and more reporting as a result."

The only other difference, according to Jo Anne, is that the Bank has grown the types of services it offers its clients. "We are the same, internally, as when I started here in February 2008. It was a good place to work then, with friendly people who pull together to help our clients, and that hasn't changed. We serve a niche – people and businesses who want that personal service, attention and relationship of a community bank -- and we provide the services and products they thought only the big banks could offer them."

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## Making the Numbers

### Dance, Dance, Dance



**Susan Chan**  
Vice President,  
Corporate Controller

Those financial reports and analysis packages that the Board of Directors receive; the monthly consolidated financial statements that are filed with the appropriate legal and regulatory entities; tax returns completed and submitted in a timely fashion; all the typical accounting functions of a business... responsibility for it all falls into the organized, busy hands of Susan Chan, vice president and Corporate Controller.

Susan has worked for banks – small and large, domestic and foreign – throughout her career. She started out as an internal auditor before moving into the role of financial controller.

She was at a bank that was taken over by the FDIC and was helping with the transition when she learned of an opportunity at Metropolitan National Bank. “The types of assets and liabilities were similar, though Metropolitan National Bank’s are on a much larger scale. It made the move very easy for me.”

While the job change was easy, she says her experience has been challenging, but in an exciting way. “There’s a lot more reporting, a lot more data gathering and report generating; there’s more to keep up with in terms of regulatory reporting,” Susan says.

Susan enjoys the role and her responsibilities, though. “In the controller position here I see how the financial statements are being created. At a larger bank, you only see a small piece of what’s going on. Here, I get to see the whole picture, and I enjoy that.”

She also appreciates Metropolitan National Bank’s working environment. “Everyone gets to know each other; and because most of the people I need to work with are located here (at headquarters), we can meet frequently. There’s no need for long e-mail threads when I can just walk over to somebody and handle a piece of business. It’s an efficient way to work.”

**“Growth of technology has made data analysis, easier. I can spend more time analyzing data rather than manually, labor-intensively, keying in the data.”**

Although she says the banking industry hasn’t changed drastically since she started in it, she does say that the growth of technology has made data analysis, a large part of her job, easier. “I can spend more time analyzing data rather than manually, labor-intensively, keying in the data.”

As for the future of Metropolitan National Bank and her role in its future, she says, “We’re still a young bank, but with a good foundation. “I’m excited to be part of the continued growth and development here.”

## Valuing Clients Means

### Going the Extra Mile



**Theresa Maher**  
Assistant  
Vice President,  
Trade Services

Theresa Maher has been working in bank trade services for over 30 years. Theresa left a large bank in July 2005 to join Metropolitan National Bank and was promoted to her current position as assistant vice president, Trade Services in August 2007.

“A friend, now a coworker, told me about the position, which required exactly the type of experience I had in trade services,” Theresa explains. “I’m so glad she did, because I am very happy here.”

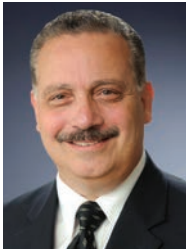
While Theresa has worked at large and small banks throughout her career, what she likes best about Metropolitan National Bank, besides the fact that it ‘feels like a family’, is that she gets to learn about other areas of the Bank. “I do trade services – letters of credit, bank guarantees – within the Commercial Lending department,” explains Theresa. “I get to be involved with and learn that side of the business.”

The benefit to clients of understanding other areas within the Bank is clear, she continues. “If I know someone’s not in, I’m not going to just transfer a client to a voice mailbox. “I’m going to find out what that client needs and either find the information myself or find someone who can.”

She adds, “I really dislike it when I call a company and get bounced around. I’m not going to let that happen to our clients. Here, everyone’s always willing to help someone else out.”

Theresa explains the Bank’s position in the marketplace. “We’re a mid-sized bank, and we serve a clientele that is underserved by the megabanks. We truly value our customers, we really know our customers, and we go the extra mile for them.”

## Harnessing Technology to Enhance the Client Experience



**Andrew Landi**  
Vice President,  
Information  
Technology

Imagine being responsible for the management and maintenance of and support for 175 computers, give or take a few, at a bank's headquarters, four retail banking centers, a back-up site and 13 financial services centers, plus overseeing all the network infrastructure and applications needed for that kind of computing power.

If you can imagine such a scenario, then you can understand the responsibility weighing on the shoulders of Metropolitan National Bank's Andrew Landi, a vice president of Information Technology.

While online banking and the firm's core banking system are outsourced, Andy and his team of four other IT pros interact with the vendors regularly to ensure that all regulatory guidelines are being followed and that all goes well with the internally managed systems that interface with the outsourced platforms. Above and beyond that, Andy and his group handle all aspects of computer network security throughout the Bank and its subsidiary, CashZone.

With 26 of his 32 years in banking spent in IT and banking automation, Andy has had a front-row seat on the technological revolution in banking. Despite the seismic changes computer power has had on banking, though, Andy says one thing remains constant: "Customers want superior customer service," he says. "They want that personal touch, even though they may do some of their banking online. What Metropolitan National Bank does well is automate what's appropriate so that we have more time to spend with customers."

**"Everyone interacts and works better together to get tasks accomplished and meet goals. We're always improving."**

Andy says he started out in the operations side of banking but caught the "computer bug" in the mid-80s. "I went back to school for computing, and when I finished I found a job at a bank where I was able to bridge my operations experience with the fast-changing world of bank automation."

Compared to his responsibilities when he started on the IT side of banking, Andy now spends much more of his time learning new technologies and ensuring that the Bank's systems are keeping up with changing regulatory requirements.

On the other hand, he says, not a lot has changed at Metropolitan National Bank since he joined the Bank in March 2009. "Actually, I can honestly say that this is a greater place to work now than even

**"We maintain a more personal relationship with our customers. That's what we bring to the marketplace, that personal attention."**

2½ years ago when I joined the Bank. Everyone interacts and works better together to get tasks accomplished and meet goals. We're always improving."

Also, according to Andy, the Bank serves a distinct purpose in its marketplace, "A bank of our size provides clients with an array of products and services similar to that of the large banks, but we have one significant advantage. We maintain a more personal relationship with our customers. That's what we bring to the marketplace, that personal attention.

"When a client calls Metropolitan National Bank, that client can speak to a dedicated banker," he continues. "When clients call larger banks, they speak to different people every time they call."

Notes

**Congratulations**

Metropolitan National Bank continues to grow.

**New Hires 2011**

**Alfred Botta, Jr.**

*Senior Vice President*

*Metropolitan National Bank & CashZone*

**Melvin Ramos**

*Vice President*

*Metropolitan National Bank & CashZone Retail Operations*

**Edwin Kelly**

*Vice President*

*Business Development Officer*

*99 Park Avenue Banking Center*

**Eric TianYi Chen**

*Information Technology Technician*

*Metropolitan National Bank*

**Promotions 2011**

**Marlon Cheng**

*From Operations Specialist to*

*Assistant Vice President, Operations*

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