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**J.R. BRUNO & ASSOCIATES' BRAD CROSLEY TO SPEAK ON 'ADVANTAGES OF
SBA' LENDING AT CU CONFERENCES SERVICES & PRODUCTS FORUM
SEPT. 14, 2009 IN CORONADO, CALIF.**

*Leading SBA & MBL consulting firm sees great opportunity for credit unions in today's
'Perfect Storm' business lending environment*

GLENDORA, CALIF. (AUGUST 2009) – What's a "Perfect Storm?" All the reasons credit unions should jump into – or expand their activity in – SBA lending according to J.R. Bruno & Associates' Brad Crosley. Credit unions will get the details at his presentation, "The Advantages of SBA Lending" at the CU Conferences Services & Products Forum, Sept. 14, 2009 at the Del Coronado Hotel in Coronado, Calif.

"Now is the time to take advantage of the 'Perfect Storm' in business lending, many factors coming together to create revenue potential for credit unions," says Crosley. "With banks cutting back on small business lending, there's great demand for access to capital from small businesses. And with credit unions perceived as a "safe place" for banking needs, they can leverage their relationships with members who own small businesses, reach out to new members – and earn revenue. Add all this to a provision in the American Investment and Recovery Act of 2009 that eliminates guarantee fees and raises SBA's guarantee percentage on 7(a) loans to 90% -- and you've got your 'Perfect Storm.' SBA loans have the highest return on investment of any product a credit union can offer!"

Brad Crosley is a Senior Associate with J.R. Bruno & Associates. With more than 30 years of commercial lending experience and expertise in virtually every aspect of business lending, Crosley has produced profitable results for credit unions across the country.

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Headquartered in Glendora, Calif. with an office in Boston, J.R. Bruno & Associates has served the financial services community since 1995. With more than 150 years of combined commercial lending experience, the JRB Team has assisted dozens of credit unions starting SBA and MBL programs or expanding existing programs. Services include total outsourcing, loan portfolio reviews, staff training, prescreening, loan structuring, underwriting, processing, packaging, documentation, portfolio management, and hands-on day-to-day oversight.

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