

*Smart.
Creative.
Mortgages.*

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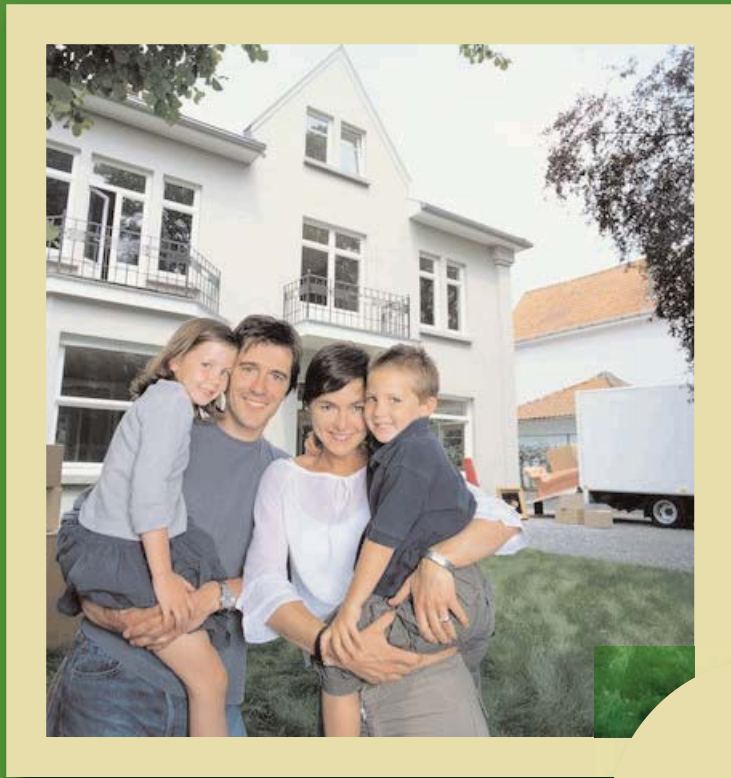
An Illinois Residential Mortgage Licensee. An Equal Housing Opportunity.



Employee

Homeownership

Benefit Program



Real Value.



Unique.

No-Cost.

Simple.

Welcome to Capital Financial Bancorp's Employee Homeownership Benefit Program, a NO-COST turnkey benefit for your business.

How it works:

When your employees use Capital Financial Bancorp and a Real Estate Professional we assign them, we contribute the discount and **YOU RECEIVE the credit** and the goodwill! It doesn't cost you or your employee anything!

Why it works:

Employees truly value the benefits sponsored by their employers when they understand the purpose of those benefits and how they contribute to their financial security.

Almost all of your employees want to own a home or currently own one. **The Employee Homeownership Benefit** is a great way to let them know how much you care and how willing you are to help them get ahead. This program is a sure way to strengthen your relationship with them.

True Value for Each Employee

These discounts are real credits that are provided by the Capital Financial's Network of Real Estate Professionals. Because we are already providing our mortgage services at below-market cost, the monetary credit given to your employee is significant. They can use this money for any purpose!

Trust a Leader in Financing the American Dream

Capital Financial Bancorp has over a 10-year track record as a smart, creative and ethical mortgage lender in Chicagoland. We have one of the finest reputations for reliability, stability and integrity. Our referral base is strong and representative of our daily commitment to providing excellent service.

We are recognized and honored within the mortgage industry as well. Earning "*Mortgage Broker of the Year*" and "*Processor of the Year*" at the Illinois Association of Mortgage Broker's Industry Awards and our next level qualification as *Certified Residential Mortgage Specialists* means we are continually growing in the right direction and you are in the best hands.

We credit our success on our ability and experience to find the best possible mortgage programs and solutions for our customers. Add to that the strength of providing our own funds as a bank with access to over 100 lenders as a mortgage broker – and you know that you are working with a smart lender. Trust our reputation for building strong relationships and getting to personally know each and every customer we work with.

Smart.

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STEP by STEP Implementation

1

Let Your Employees Know

Let your employees know they can take advantage of their homeownership benefit right away. Simply provide them with the "Thank You for Being a Valued Employee" letter and the program is up and running! This letter provides all participants with the explanation of the program and it works best when placed directly into their payroll envelop and when posted for all to see.

We offer a variety of education and can come directly to you conduct on-site seminars and workshops! You decide what is best.

Creative.

2

Your Employees Call Us Directly

When they call, we will remind them that you are an employer that cares and has taken the opportunity to create this unique program exclusively for them. We then provide your employee with our excellent customer service and great loan programs to fit their needs.

3

We Keep You In The Loop

We let you know who is taking advantage of this program so you can follow up with them and capitalize on the goodwill that is being created for you and your company. We have sample letters you can use to do this!

4

Your Employee Receives The Benefit

At the closing, there is a real monetary benefit that is given directly to your employee for them to use as they wish! It is given to them as a closing credit that your company has arranged.

5

You Get The Credit You Deserve

Your employees will know that you are the reason they are getting this wonderful benefit. We don't take the credit!