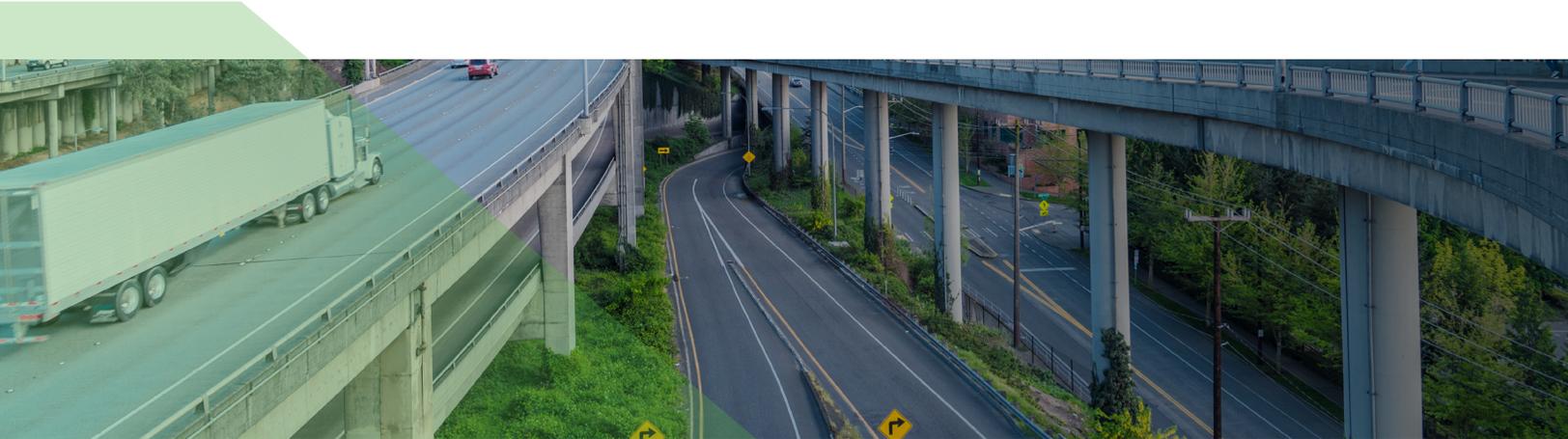


TAB Bank and Windy City Jay: A successful, multistage relationship driven by flexibility and mutual understanding



A great relationship with a focused, involved and flexible financial institution can go a long way toward encouraging growth and creating positive outcomes.

For Robert Rellinger, Chief Financial Officer of Windy City Jay, a truck dealer located in the Chicago suburbs, working with TAB Bank means success in a wide variety of pursuits. From providing loans for customers purchasing trucks to supporting Windy City Jay's sister companies' growing trucking operation, Robert knows he has a partner he can trust to support many different business needs.

A GROWING RELATIONSHIP

Robert's connection with TAB predates his time at Windy City Jay. Prior positive experiences – and an existing financing partnership between TAB and Windy City Jay at the time he arrived - all contributed to a desire to work closely with TAB on a variety of fronts. Lines of credit, equipment financing, business banking and factoring are all in play, thanks to Windy City Jay's readiness to work with a trusted provider and recommend TAB's services to their customers, too.

For Robert, TAB's many years of experience, high degree of institutional knowledge and track record of great results in the trucking industry are critical factors in the continued development of the partnership.

"They're understanding of the industry that I'm in: transportation. They understand it so diversely, from major corporations to single owner-operators, from the smallest businesses to the biggest."

A COMMITMENT TO EVERY CUSTOMER

What sets TAB apart from other financial institutions in Robert's eyes?

They're always responsive, understanding and willing to share information and discuss the path forward. That includes dealing with the aftermath of an accident involving a financed truck, when TAB quickly worked with the involved insurance companies and made sure everything was paid off in a timely manner. It also includes offering factoring to Windy City Jay's customers, providing significant savings on accounts receivable and a line of credit that help those clients grow. Even when credit for a prospective customer is declined, TAB

is willing to talk with Windy City Jay about the reasons behind the decision and help steer the customer toward a position where they can eventually be approved.

The priority TAB places on customer service is also critical. Instead of spending 15 minutes on a phone call to a large national bank where much of the time is spent describing who he is and why he's calling, Robert has a dedicated representative who understands his specific situation and needs. He can call and get off the phone in about three minutes.

"Time is money. Any time I can spend three minutes on a call instead of 15, it makes me a heck of a lot happier."

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Robert Rellinger

CHIEF FINANCIAL OFFICER
OF WINDY CITY JAY

JUST SCRATCHING THE SURFACE

From giving customers attractive equipment financing terms to supporting Windy City Jay's own growing trucking operation, TAB Bank has proved yet again how to successfully partner with a trucking industry business for the best results possible.