



IN TOKYO, A BICYCLE
IS FASTER THAN A CAR
FOR MOST TRIPS OF
LESS THAN 50 MINUTES.



To Beneficial, it's not the size of the business.
It's the distance we take it.



WE NOW OFFER BUSINESS FINANCING UP TO \$30 MILLION.

- Acquisition, Development, and Construction Loans
- Commercial Mortgages
- Lines of Credit
- Bridge Loans
- Letters of Credit

The right size, the right bank

Let Beneficial provide the exceptional products and one-on-one customer service every business demands for maximum growth and flexibility:

- Business Checking Accounts to benefit every size business. Where does your fit in?
- Cash Management capabilities to control your cash flow 24/7 with Internet Business Banking. Ask us about our sweep account and lockbox service as well.
- Commercial property and casualty coverage, group benefits and more through Beneficial Insurance Services and Paul Hertel & Company.
- Our loan officers bring an average of 25 years of experience and insight to the borrowing needs of businesses of all sizes.



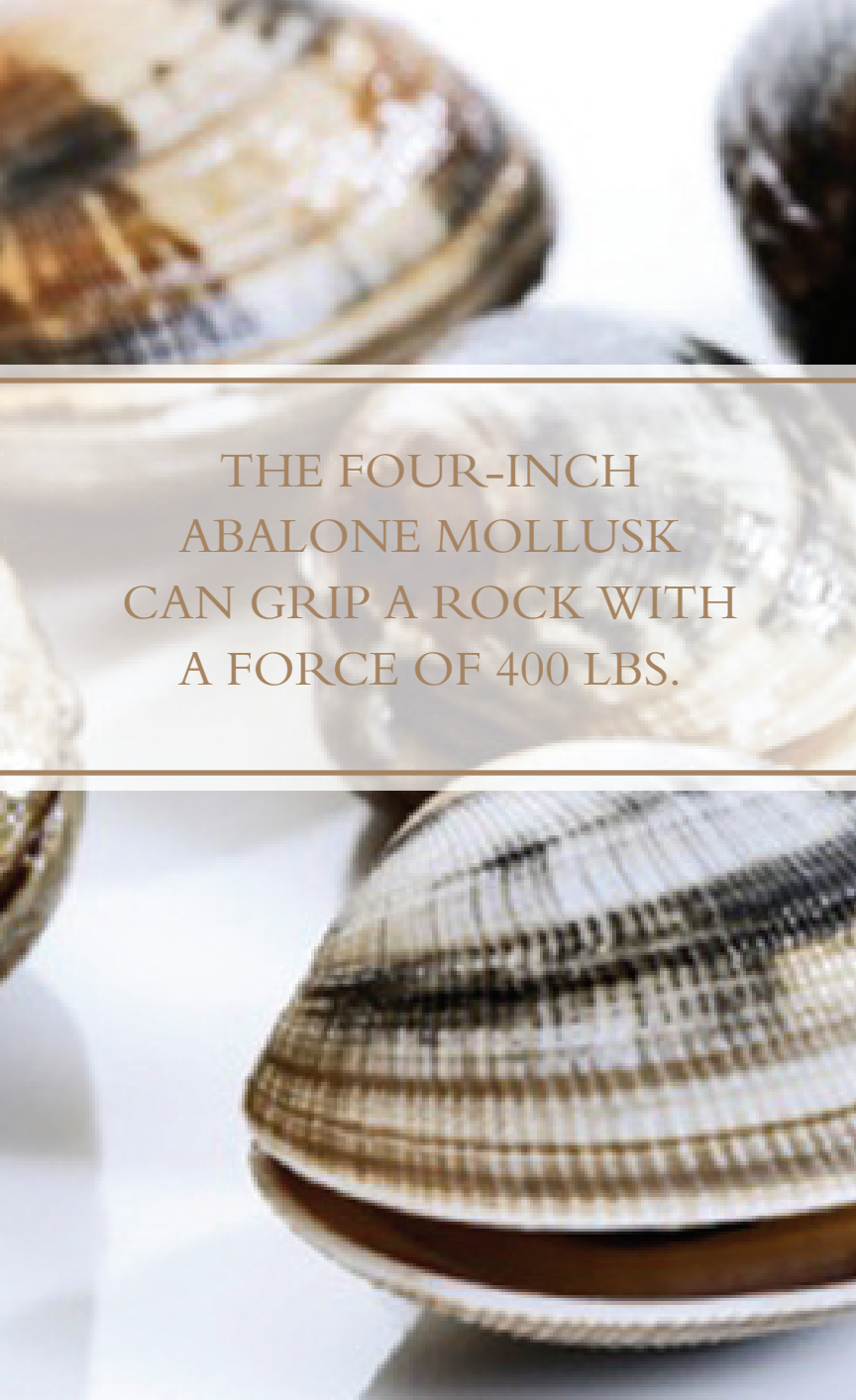
For any business, the right financing resource is

Beneficial. To learn more, call 215-864-3540 and speak with Drew Miller, Executive Vice President and Chief Lending Officer, today.

1.888.PICK.BSB

beneficialsavings.com

Member FDIC



THE FOUR-INCH
ABALONE MOLLUSK
CAN GRIP A ROCK WITH
A FORCE OF 400 LBS.

To Beneficial, it's not the size of the business.
It's the power we give it.



WE NOW OFFER BUSINESS FINANCING UP TO \$30 MILLION.

- Acquisition, Development, and Construction Loans
- Commercial Mortgages
- Lines of Credit
- Bridge Loans
- Letters of Credit

The right size, the right bank

Let Beneficial provide the exceptional products and one-on-one customer service every business demands for maximum growth and flexibility:

- Business Checking Accounts to benefit every size business. Where does your fit in?
- Cash Management capabilities to control your cash flow 24/7 with Internet Business Banking. Ask us about our sweep account and lockbox service as well.
- Commercial property and casualty coverage, group benefits and more through Beneficial Insurance Services and Paul Hertel & Company.
- Our loan officers bring an average of 25 years of experience and insight to the borrowing needs of businesses of all sizes.



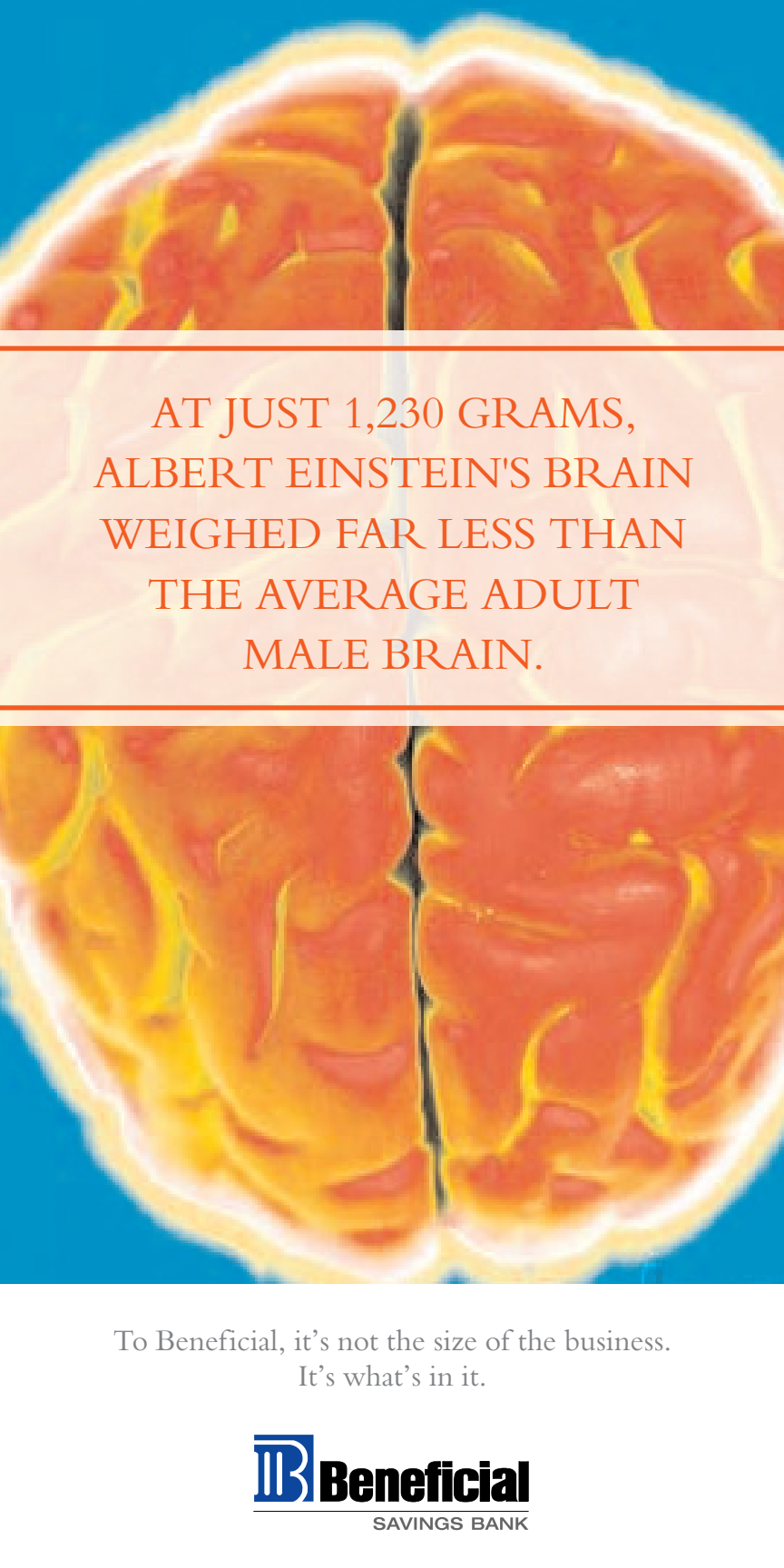
For any business, the right financing resource is

Beneficial. To learn more, call 215-864-3540 and speak with Drew Miller, Executive Vice President and Chief Lending Officer, today.

1.888.PICK.BSB

beneficialsavings.com

Member FDIC



AT JUST 1,230 GRAMS,
ALBERT EINSTEIN'S BRAIN
WEIGHED FAR LESS THAN
THE AVERAGE ADULT
MALE BRAIN.

To Beneficial, it's not the size of the business.
It's what's in it.



WE NOW OFFER BUSINESS FINANCING UP TO \$30 MILLION.

- Acquisition, Development, and Construction Loans
- Commercial Mortgages
- Lines of Credit
- Bridge Loans
- Letters of Credit

The right size, the right bank

Let Beneficial provide the exceptional products and one-on-one customer service every business demands for maximum growth and flexibility:

- Business Checking Accounts to benefit every size business. Where does your fit in?
- Cash Management capabilities to control your cash flow 24/7 with Internet Business Banking. Ask us about our sweep account and lockbox service as well.
- Commercial property and casualty coverage, group benefits and more through Beneficial Insurance Services and Paul Hertel & Company.
- Our loan officers bring an average of 25 years of experience and insight to the borrowing needs of businesses of all sizes.



For any business, the right financing resource is

Beneficial. To learn more, call 215-864-3540 and speak with Drew Miller, Executive Vice President and Chief Lending Officer, today.

1.888.PICK.BSB

beneficialsavings.com

Member FDIC