



Eastern National Bank

MAY NEWSLETTER

Meet Lou Ferreira: A Proven Banking Executive with Over 30 Years of Industry Experience



Lou Ferreira is an experienced and accomplished banking executive with over 30 years of industry experience. As Chairman, President, and CEO of Eastern National Bank, Ferreira has a proven track record of success in senior and executive management positions for top-tier community, mid-size, and large global financial institutions. He is a certified leader in Enterprise Risk Management (ERM) and has extensive experience in credit risk, operational risk, BSA/AML/OFAC and consumer compliance, corporate governance, fraud prevention, physical security, loan review, audit management, and model risk management. Ferreira is committed to fostering a culture of transparency and accountability, ensuring Eastern National Bank remains a safe and sound financial institution for customers and partners.

Ferreira's dedication to compliance and risk management best practices has been instrumental in ensuring regulatory excellence and the continued viability of Eastern National Bank while maintaining robust capital ratio requirements. He is committed to fostering change in bank culture to encourage open, transparent, and accountable relations with all employees and stakeholders. As a recognized leader and expert in the industry, Ferreira was recently appointed to the Board of Directors of Florida Banker's Association. Fluent in English and Portuguese with professional written and conversational ability in Spanish, Ferreira is committed to delivering exceptional service to customers and building strong relationships with partners. Eastern National Bank's commitment to regulatory compliance and risk management, combined with Ferreira's leadership, ensures that the bank is well-positioned for continued success in both the local and international markets served.

"As a banking executive with over 30 years of industry experience, I have seen firsthand the value that community banks bring to the communities they serve. Community banks are uniquely positioned to understand the needs of local businesses and individuals and can provide customized solutions that larger institutions simply cannot. By investing in the communities they serve, community banks create jobs, support local businesses, and help drive economic growth. At Eastern National Bank, we are committed to building strong relationships with our customers and partners, and to delivering exceptional service that meets the unique needs of our community. We believe that community banks play a vital role in creating thriving local economies and are proud to be a part of this important work."

New Financing Opportunities for Latin American Healthcare Distributors and Buyers



Eastern National Bank offers short-term commercial financing in the form of Distributors' Guidance Lines of Credit, in Latin America for select foreign buyers and distributors of healthcare equipment. Our Guidance Lines of Credit provide advances up to 180 days, and we currently finance a range of equipment including Mammography, X-Ray, and Ultrasound machines, among others. We are proud to serve the South and Central American regions and look forward to expanding our services globally as opportunities arise.

[Contact us today](#) to learn more about how we can help you meet your financing needs in the healthcare sector.

International Banking and Trade Finance Solutions: Correspondent Banking and Trade Finance Options for Global Transactions

Eastern National Bank offers a range of international banking solutions, including correspondent banking and trade finance options. Our correspondent banking services include DDA accounts for foreign banks to manage transactions under approved trade finance guidance lines, as well as Visa/Mastercard settlement accounts. Our trade finance guidance lines of credit usually carry a maximum of 180-day terms and are available to confirm and advise commercial and standby letters of credit, finance import and export transactions, and discount bills of exchange to exporters.

In addition, we provide foreign trade guidance lines of credit to selected buyers of large grain exporters in different countries to finance their balanced animal feed import needs. These lines also have a maximum of 180-day terms and are

usually supported by a bank "aval" or alternatively, private credit insurance. Currently, we work with banks located in Central America, South America, and the Caribbean, and we are open to expanding these business lines as opportunities arise. Our foreign bank relationships date back to the mid-90s.

[Contact us](#) to learn more about our international banking solutions.

Eastern National Bank Offers a Wide Range of Local Lending Solutions

Our Residential Lending Department offers Home Equity Loans and Home Equity Lines of Credit, perfect for refinancing or terming out your existing mortgage, or for funding home improvements and personal investments. While our focus at Eastern National Bank is primarily on serving the Tri-County area, we've made accommodations for existing and referred customers who have found opportunities in other parts of Florida, such as Palm Beach, Fort Myers, and Orlando.

In addition, our Consumer Financing options include Auto Financing, with competitive rates and flexible terms.

For businesses, our Commercial Lending Department offers a range of financing options, including Commercial Term Loans for equipment financing, Commercial Lines of Credit for financing accounts receivable and inventory, and Equipment Leasing for leasing equipment. We've provided financing to a variety of industries, including medical, airline cargo, apparel manufacturing, and telecommunication, just to name a few. We also offer Commercial Real Estate Loans for financing commercial and multifamily properties, whether for real estate investors or for business owners looking to own their own office or warehouse space.

At Eastern National Bank, we're committed to developing future opportunities for our existing and referred customers.

[Contact us today](#) to learn more about our local lending options and how we can help you achieve your financial goals.

ENB Takes on the Miami Corporate Run!



Eastern National Bank participates in the 2023 Lexus Miami Corporate Run, with 19 employees signing up to represent the Bank, generating a contagious level of enthusiasm among participants and supporters. The COED Running Team finished in 103rd place out of 418 teams, in the top 25%, with most participants meeting or exceeding their goals. The event was a catalyst for the Bank to move forward with enthusiasm and team spirit.

ENB Selected as a Top Workplace in 2023!

We're thrilled to announce that we've been named one of the nation's Top Workplaces!

This prestigious accolade is no small feat, as only 128 companies made it onto this year's exclusive list. What makes this achievement even more special is that the judges were none other than our incredible employees themselves! It's a testament to our unwavering commitment to fostering a people-first culture, and we're truly honored to receive this recognition.



Eastern National Bank is a 2023 Top Workplace!

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[Contact us today](#)

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Get In Touch



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