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Business Owners Undecided on How to Handle Healthcare Costs in 2013

Small Business Authority's Market Sentiment Survey Results

NEW YORK, Feb. 7, 2013 /PRNewswire/ -- [Newtek Business Services](#), NASDAQ: NEWT, [The Small Business Authority](#)®, with a portfolio of over 100,000 business accounts, announced today the findings of its SB Authority Market Sentiment Survey, a monthly window into the concerns of independent business owners. Based on a poll of over 1,200 respondents, one of the key findings from the January survey is 65% of business owners have not yet decided upon a course of action to manage their healthcare costs over the next 12 months. Of the remaining, 13% plan to rebid their policy, 8% plan to reduce benefits to employees and 14% plan to ask employees to pay a greater share.

The full January 2013 results showed the following:

Poll Question	Poll Answer	Percentage
What is your plan to manage your healthcare costs over the next 12 months?	Re-bid your policy	13%
	Reduce benefits to employees	8%
	Ask employees to pay a greater share	14%
	I have not decided a course of action	65%

Barry Sloane, Chairman, President and CEO of [The Small Business Authority](#)® commented, "We are surprised at the number of business owners who have elected to not make decisions as to how they will manage changes in healthcare plans. We recently advertised, on national cable news, a solution for business owners to discuss health and benefits. The results from that solicitation were less than anticipated. The response rate from our advertising and the data from this survey clearly tell us that small- and medium-sized business owners are delaying any response or reaction to Obamacare, despite the fact that it might not be in their best interest to be paralyzed at the moment."

About Newtek Business Services, Inc.

Newtek Business Services, [The Small Business Authority](#)®, provides the following products and services:

- | [Newtek Advantage](#)™: Mobile real-time operating platform for business intelligence. The Newtek Advantage™ puts all critical business transactions in real-time. Access data on your smartphone, tablet, laptop or PC as it relates to eCommerce for credit/ debit transactions, website statistics, payroll, insurance and business loans.
- | [Electronic Payment Processing](#): eCommerce, electronic solutions to accept non-cash payments, including credit and debit cards, check conversion, remote deposit capture, ACH processing, and electronic gift and loyalty card programs.
- | [Managed Technology Solutions \(Cloud Computing\)](#): Full-service web host, which offers eCommerce solutions, shared and dedicated web hosting and related services including domain registration and online shopping cart tools.
- | [eCommerce](#): A suite of services that enable small businesses to get up and running on-line quickly and cost effectively, with integrated web design, payment processing and shopping cart services.
- | [Business Lending](#): Broad array of lending products including SBA 7(a) and SBA 504 loans through our lending subsidiary, Newtek Small Business Finance, Inc.
- | [Insurance Services](#): Commercial and personal lines of insurance, including health and employee benefits in all 50 states, working with over 40 insurance carriers.
- | [Web Services](#): Customized web design and development services.
- | [Data Backup, Storage and Retrieval](#): Fast, secure, off-site data backup, storage and retrieval designed to meet the specific regulatory and compliance needs of any business.
- | [Accounts Receivable Financing](#): Receivable purchasing and financing services.
- | [Payroll](#): Complete payroll management and processing services.

Newtek Business Services, Inc., [The Small Business Authority](#)®, is a direct distributor of a wide range of business services

and financial products to the small- and medium-sized business market under the Newtek™ brand. Since 1999, Newtek has helped small- and medium-sized business owners realize their potential by providing them with the essential tools needed to manage and grow their businesses and to compete effectively in today's marketplace. Newtek provides its services to over 100,000 business accounts and has positioned the Newtek™ brand as a one-stop-shop provider of such business services. According to the U.S. Small Business Administration, there are over 27.5 million small businesses in the United States, which in total represent 99.7% of all employer firms.

Note Regarding Forward Looking Statements

Statements in this press release including statements regarding Newtek's beliefs, expectations, intentions or strategies for the future, may be "forward-looking statements" under the Private Securities Litigation Reform Act of 1995. All forward-looking statements involve a number of risks and uncertainties that could cause actual results to differ materially from the plans, intentions and expectations reflected in or suggested by the forward-looking statements. Such risks and uncertainties include, among others, intensified competition, operating problems and their impact on revenues and profit margins, anticipated future business strategies and financial performance, anticipated future number of customers, business prospects, legislative developments and similar matters. Risk factors, cautionary statements and other conditions, which could cause Newtek's actual results to differ from management's current expectations, are contained in Newtek's filings with the Securities and Exchange Commission and available through <http://www.sec.gov>.

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