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Economic Environment Is Primary Concern For Business Owners

54% of Independent Business Owners Say Weak Economic Environment is #1 Concern in 2014

NEW YORK, Jan. 7, 2014 /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 800 respondents, one of the key findings from the December survey is that for 2014, 53% of business owners are most concerned about the effects of a weak economic environment. Of the remaining, 28% are most concerned about the Affordable Care Act, and 18% are concerned about an inability to finance their business.

The full December 2013 results showed the following:

Poll Question	Poll Answer	2013 Percentage
Small business operators — for 2014, are you most concerned about the effects of the:	Affordable care act	28%
	Weak economic environment	54%
	Inability to finance your business	18%

Barry Sloane, Chairman, President and CEO of [The Small Business Authority](#)[®] commented, "Business owners, with the employee mandate delayed, are little concerned with the Affordable Care Act in mass, except for the business owners who insured themselves and their family in the personal market. The overall health of the economy was more of a concern. It will be interesting to see the results of this poll if we run it again in July, when many business owners may have their current policies cancelled as the employee mandate approaches and the Affordable Care Act affects "substandard" pre-existing small group policies."

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.

[The Small Business Authority](#)[®] is a registered trade mark of Newtek Business Services, Inc., and neither are a part of or endorsed by the U.S. Small Business Administration.

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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