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Newtek Debuts Magazine Dedicated To Small Business Owner Issues

EMV Smart Card Technology, Cyber Security, Small Business Lending and Healthcare Reform All Discussed in 2014 Edition

NEW YORK, Jan. 23, 2014 /PRNewswire/ -- Newtek Business Services, NASDAQ: NEWT, *The Small Business Authority*®, announced today the debut of Newtek, The Small Business Authority Online Magazine for 2013-2014. The magazine serves as a comprehensive look at the many issues small businesses will face in the next year including strategies to address them. To download the online magazine, visit http://www.thesba.com/newtek/annual-magazine/.

In this issue, readers can learn more about topics such as what to expect with healthcare reform, cyber security, and how to become a credit-worthy borrower. Specifically:

- Healthcare Reform: As a <u>full-service insurance agency</u> licensed in all 50 states, <u>Newtek</u> includes <u>articles</u> to educate readers on healthcare reform compliance, maintaining quality coverage, and how to fundamentally lower healthcare costs in this challenging and quickly changing environment. <u>Newtek</u> also offers a free telephonic consultation to assist business owners and individuals with navigating the healthcare exchanges.
- Cyber Security: With its own technology and hosting company, Newtek, The Small Business Authority[®], is at the forefront of cyber security. Articles illuminate the problems small businesses currently face and provide approaches and solutions to address such vulnerabilities, for safer, hassle-free online business operations.
- Business Lending: As the Nation's largest non-bank SBA lender, Newtek identifies and explains all details great and small to assist small businesses with positioning themselves to obtain funds necessary for growth and expansion over the next year, and beyond.

President and CEO, Barry Sloane, explains "Our goal is to compile some of the best, most relevant and timely pieces of work and share them in an <u>online magazine</u> forum which will allow readers to have convenient access to invaluable information, rather than having to search multiple locations. It is our hope that our <u>online magazine</u> touches upon, and even explains in detail, some of the more pressing issues our clients and friends are facing or will shortly face as small business owners and leaders."

Newtek, a company which serves over a hundred thousand small business accounts, offers a dynamic suite of services that includes <u>business loans</u>, <u>electronic payment processing</u>, <u>web design/hosting</u>, payroll services and <u>insurance</u>. The <u>Nasdaqtraded</u> company regularly contributes <u>blogs</u> and research articles to <u>Forbes' blog</u> and hosts several of its own focused on business services and areas of expertise.

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About Newtek Business Services, Inc.

Newtek Business Services, <u>The Small Business Authority</u>®, 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.
- <u>Electronic Payment Processing</u>: 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., <u>The Small Business Authority</u>[®], 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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