"Cornorate Banking for the Community"

IBS, N.A. Provides \$1MM in Growth Capital For Proven Natural Products



CORPORATE FINANCE FOR GROWTH & MATURE COMPANIES

IBS Investment Bank offers institutional investors a distinctive array of qualified investment opportunities through its origination arm Institutional Banking Services, N.A. CORP.

FORT LAUDERDALE, Fla. April 2016— Fort Lauderdale-based private equity firm IBS Investment Bank a division of Institutional Banking Services, N.A. CORP (IBS, N.A.) today announced it has provided expansion capital to Fort Lauderdale based health supplement manufacturer Proven Natural Products (PNP). The financing consisted of a majority equity investment, term loan and credit line. The new facilities will provide nearly \$1MM in fresh capital to the company over a 2 year period.

Proven NaturalTM manufactures and distributes health supplements that are naturally produced by the human body. The company derives its supplements with a natural whole food based. Led by its ground breaking olive based, Ubiquinol form CoQ10, Proven NaturalTM has garnered the attention of multiple national grocery chains. Absent the necessary capital, the company's principals decided to deviate from seeking new wholesale relationships. Seeking expansion financing as an early stage business proved to be an unsurmountable hurdle for the group. Through mutual local relationships, the company was introduced to IBS, N.A. and a closing occurred within two weeks of that meeting.

"We are enthusiastic about the momentum at PNP. In a short time, our team has been able to establish the branding, intellectual property, manufacturing and technology the company needs to succeed. With capital that is commensurate and our team serving in senior capacities, we believe PNP will prove an industry competitor in the upcoming years, "IBS, N.A. Chief Investment Officer Jason Jackson told reporters. Through its Pillar Capital Advisors, LLC division, the principals of IBS, N.A seek to invest their individual capital as equity in roughly 6-10 emerging companies per year. The provision of equity by IBS, N.A. allows growing companies the flexibility to expand while maintaining a healthy balance sheet.

IBS was able to quickly underwrite the transaction focusing primarily on bank and financial statements closing within 3 days of receiving all conditions. With working capital rates starting from 9%, monthly payments options and no tax return requirements, companies are rapidly choosing IBS, N.A. over popular merchant advance companies. Since serving as IHOP's BRFA exclusive lender from 2011-2012, IBS, N.A. has continued to cement its position as a leading corporate lender and trusted partner to small and medium sized businesses.

About IBS, N.A. CORP

Institutional Banking Services North America (IBS, N.A.) is a privately held institutional banking firm dedicated to providing investment advisory, corporate and real estate finance, treasury management and human capital services to its institutional clients. IBS, N.A. also serves as a corporate holding company that manages the group's interest over its 14 subsidiaries and affiliates. IBS, N.A. affiliate/subsidiary business model allows the group to comply with affiliated business agreement laws while providing a tangible value to its clients. IBS, N.A. has been vetted by some of the largest companies and agencies in the country and currently operates in some of the most regulated industries. In addition to numerous internal divisions to company strategically deploys 7 ancillary sectors.