

# Mojave Desert Bank

As Mojave Desert Bank nears its fifth anniversary in Ridgecrest, Manager Solomon Raj expressed his pleasure with the way things are going. "We have very good customers who strongly support our bank," he said. "I am very thankful for their support."

Mojave Desert Bank, which has its headquarters in Mojave, expanded into Ridgecrest in September 2000. "The bank's emphasis has been on traditional small-town banking with personal, friendly service," Solomon said. "We are committed to providing individuals and businesses with professional, personalized banking services."

The bank pursues an aggressive, innovative loan philosophy and strives to keep a large percentage of its deposits in community loans. "I have had great confidence in the economy of Ridgecrest and have been aggressive in lending," said Solomon. "The recent BRAC decision proved me right."

He added that the bank takes its fiduciary responsibilities to its depositors seriously. In broad terms, all loans granted by the bank must be good for the customers, good for the community and good for the bank.

During Mojave Desert Bank's five years here, it has done phenomenally well, with many developmental projects in Ridgecrest getting their financing from us. "We are very active in commercial loans and SBA loans," said Solomon. "The bank has earned a good reputation for SBA lending."

People often think SBA loans are time consuming, he said. "But if you make the right package, the loan can be approved in one to two weeks."

In recognition of excellent service to our community, Mojave Desert Bank received the Chamber's Business Achievement Award in 2002.

Solomon is determined to continue the friendly service on which the bank has made its reputation. "Some customers hesitate to discuss their problems with a banker," he said. "I encourage my customers/ borrowers to come and see me if they have any

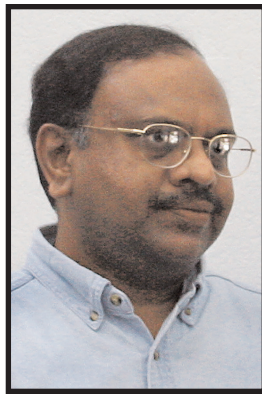
problems."

Customer reactions to that open-door policy have given Solomon job satisfaction, and he enjoys learning people's success stories after they've taken loans from Mojave Desert Bank. "I do not believe in working just for the sake of working," he said. "I want my customers to feel welcomed all the time."

Solomon expressed pride in the friendly team of Mojave Desert Bank employees. "Operations Officers Lynn Boaz and Lois Beres have a great deal of banking experience. They, the tellers and the new account representative always make the customers feel they are one with us."

Want to learn more? How about venturing through Solomon's always-open door to wish him and the bank a happy fifth anniversary and to find out what Mojave Desert Bank can do for you and your business?

You can reach Mojave Desert Bank by phone at 446-3576 or by fax at 446-6351.



**MOJAVE  
DESERT BANK**

**SOLOMON RAJ**  
Vice President / Branch Manager

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# New Chambers Members

Thanks to the efforts of Membership Chair Peggy Breeden and her committee, our June membership drive brought in numerous new members! Watch for more introductory articles in next month's newsletter.

## IMMORTAL REALM DESIGN

Immortal Realm Design, owned by Jennifer Thraikill Leonard and Tom Leonard, can help make your Webpage the eye-catching, useful tool you need it to be.

For businesses and individuals just starting on the Web or those seeking a tune-up to their current site, Immortal Realm offers advice on choosing the right Web hosting company, domain registration and much more. "We can do everything from designing and creating your site to maintaining or teaching you how to do it yourself," said Jennifer.

Immortal Realm also offers graphic design (logos, custom artwork, business cards, photo manipulation, etc.) and desktop publishing (advertisements, newsletters, flyers, brochures, custom fonts and more). With instant access to hundreds of thousands of images and fonts, the company uses software from leading companies such as Adobe, Macromedia, JASC Software, Microsoft and Quark.

Ever since the company got its unofficial start in the late 1990s, Immortal Realm has been providing technical support for various companies, creating games for the Internet and creating online newsletters, graphics and sounds designed specifically for the Web. Jennifer and her husband have also done freelance design projects for realtors, photography studios, nonprofit organizations and individuals in North Carolina, Alabama and California.

Jennifer, who is a production designer for the Daily Independent, has an Associate in Science degree in Internet technology from Foothill College in Los Altos. Tom, a freelance computer programmer, has a Bachelors of Science in computer science from North Carolina State University in Raleigh.

To reach Jennifer, call 371-7813 or e-mail Jennifer@the-immortal-realm.com. You can also learn more about the company by visiting the Website, www.the-immortal-realm.com.

## E-Z RENTALS AND SALES, INC.

Looking for some beautiful new or used furniture? Or do you need to rent an upscale apartment for a month to a year? E-Z Rentals and Sales has been renting apartments in our town for 15 years and renting and selling furniture locally for 10 years.

"Stop in and see the furniture showroom at 811 N. China Lake Blvd.," said owner Roger Loewen. "I think we have the nicest display of new furniture in town." Roger said the 8,000-square-foot showroom, which is next door to Corny's Shoes, displays a vast selection of furniture – all new – for customers to rent or buy. Looking for bargain furniture? E-Z has another showroom just for previously rented furniture.

A highly successful subdivision of E-Z Rentals and Sales is Temporary VIP Housing – the answer for business travelers and other visitors who need to stay in our town for a month to a year and want more of an "at-home" feeling than they can get in a hotel room.

The company offers 100 apartments that are completely furnished down to a TV and DVD player, dishes, microwave oven, coffee pot, linens and towels. Temporary VIP Housing has an impressive list of satisfied corporate customers, including the Department of Defense, Northrop, Boeing, Lockheed Martin and Drummond Medical Group.

For more information, give Roger a call at 371-1364.

## Bill's LIQUOR

Bill's Liquor, 301 W. Inyokern Rd., offers a convenient place to stop any day of the week between 7 a.m. and 10 p.m. to pick up beer, liquor, magazines or newspapers, plus convenience-store items. Owner Yin Siv Eap said the store offers a wide selection of magazines, plus the Los Angeles and Bakersfield newspapers. The grocery part of the store stocks such must-have edibles as milk, juice and eggs. In addition, Bill's Liquor specializes in soy sauce, rice and other specialized items for Asian cuisine.

You can get lottery tickets and scratchers at Bill's, which also has a Lotto Hot-Line at 446-4291.

Yin is a busy lady – not only has she been running Bill's for the past year but she also has owned and run Crest Donuts, 960 N. Norma St., for 20 years. You can reach Bill's Liquor at 446-7580.



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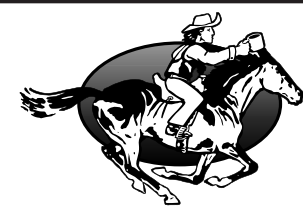


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HOURS: Mon.-Fri. 9:30 a.m.-6:00 p.m.  
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