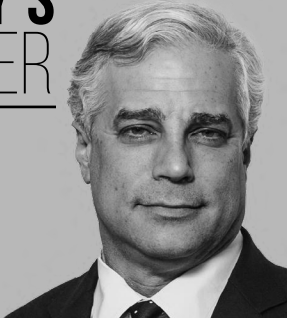


BARRY'S CORNER



Even with the safety measures brought on by COVID, we are finding ways to reach out to and connect with our partners. One way we are doing this is through virtual conferences, like one we have coming up for Abbey Carpet.

While nothing replaces in person interactions, giving a cyber-introduction is still a valuable way for our partners to put a face and a voice with a name. Until traditional conferences can resume, I'm glad for the continued opportunity to share the benefits of working with Newtek.

Watch the Abbey Carpet conference video here:

https://youtu.be/LI_u_gIPyJ8

Click to Watch

Newtek is proud to partner with Abbey Carpet. Doors to Go



Newtek
Your Business Solutions Company™



NTS

Did you know?

Our vision at NTS is to be the most trusted, secure, and reliable Managed Technology Cloud provider on the planet. The NTS Management team is laser focused on this initiative for both Newtek and our valued clients.

By positioning ourselves as the experts in Managed IT, Web Hosting and Design, Ecommerce, Managed Cloud, and Product Procurement, we

can leverage our 30 years of experience with Professional and Consulting Services to provide our clients with a roadmap for success. NTS is working hard and fast to become a major player in the Managed Cloud Solutions space with an overall goal of disrupting the entire industry with our partnership approach to all things Information Technology.

EMPLOYEE HIGHLIGHT



Chris Eaton joined NTS as SVP, Solution Architect several months back and has had a major impact on our overall sales, pre-sales, and technology operations. Chris brings with him a high level of certification in Citrix, VMware, Microsoft, and Architect level experience to back it all up. We're excited to have Chris on our Management team and look forward to the solutions he will help us drive into the marketplace.

If you know of a business owner that could benefit from NTS solutions, please submit a referral to [Newtracker](#)

If you have questions how to do this email Marketing@newtekone.com



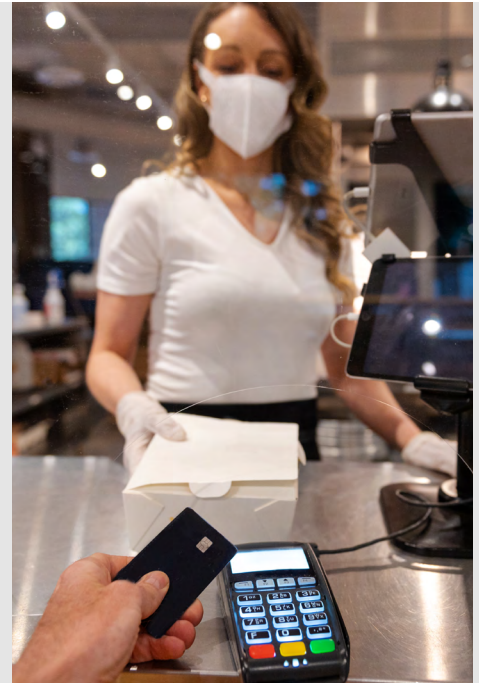
NMS

Newtek Merchant Solutions is positioning itself as not only a rival, but a superior option to Square and PayPal for merchant processing with our Instant Merchant Accounts. In 10 minutes, business owners can get a merchant account that deposits directly in to a federally insured account with a bank or credit union, instead of being held by an aggregate service. Plus, they get the benefit of our live, U.S. based customer support. We are also white labeling the solution for our bank and credit union partners to help them attract and retain relationships with

business owners in their communities. "The security and reliability of NMS's Instant Merchant Accounts is a win-win for our partners and business owners."



- David Devers, SVP of Operations



Sal Mulia, from the Newtek Board of Directors, recently referred a vision/optical business to NMS. This business has over 127 locations, as well as a contract with the VA to provide eyewear to veterans with VA Optometrist prescriptions.

Devers (NMS SVP of Operations), all locations began processing with us as of January 1, 2021. We anticipate them processing \$8MM per month in credit card transactions. With an estimated \$90MM+ in annual transactions, this was a very valuable referral from Sal. Thanks!

After working directly with David

If you know of a business owner that could benefit from NMS solutions, please submit a referral to [Newtracker](#)
If you have questions how to do this email Marketing@newtekone.com

PAYROLL & BENEFITS



CASE STUDY

70 employees! 2 EINs

Newtek Payroll was contacted by a business owner looking for a better and more affordable option for their payroll processing.

He was with ADP at the time and dissatisfied with the customer service he received from them.

After a thorough review and consultation, we were able to offer

him a payroll solution that was over 15% less expensive than what was paying at ADP.

Within a week of signing on with us, his company was completely onboarded - just in time for the first payroll of the new year!

Not only did his company get a payroll solution that was customizable to the needs of his business for a better price, he was assigned a dedicated customer service rep to address his needs.

If you know of a business owner that could benefit from Payroll & Benefits solutions, please submit a referral to [Newtracker](#)
If you have questions how to do this email Marketing@newtekone.com

NIA

New Hires



Justin Magoon: Vice President of Insurance Services – Personal Lines, December 2020

Justin will work in a remote office in Romeo, MI, and brings a wealth of knowledge and experience to the personal lines and successful and accomplished insurance space. Justin has worked for such firms such as Mallory Beard Farmers, Brown & Brown, AIG, VTC Insurance Group and Today's Advisors. In his experience, Justin managed and serviced a book of business of roughly 900+ clients – all in the personal lines area



Felicia Cuccurullo

Felicia Cuccurullo has over forty years' experience in the accounting field. She has worked at successful companies such as AIG, RMC Brokerage Inc., Near North Insurance Brokerage, Inc., Ventura Insurance Brokerage and Mark Edward Partners. Felicia has held many positions in accounting, especially at high levels with management and loves to work in a team environment. She brings many year of experience with AMS360 as well, which is the main agency management system used. Felicia Cuccurullo will be the in-house staff accountant for Newtek Insurance Agency which will bring the agency to the next level of customer service.



We have also recently cleared a new personal lines appointment for Vault. Vault writes home and auto coverage in Florida and California.

If you know of a business owner that could benefit from NIA solutions, please submit a referral to [Newtracker](#) If you have questions how to do this email Marketing@newtekone.com

LENDING



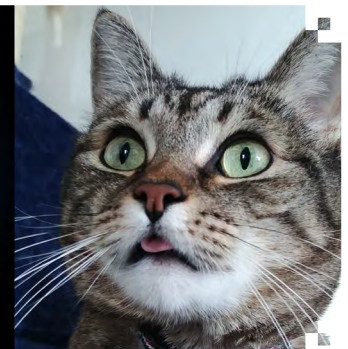
With the relaunch of the **Paycheck Protection Program**, Newtek Business Lending has been busy building on our success from the first round. In addition to assisting business owners with getting a first PPP loan, our team has been processing requests for a second draw of funds as well as providing the information necessary to begin the PPP loan forgiveness process.

Throughout the past 11 months, our team's commitment to the loan process from beginning to end has helped thousands of businesses and saved the jobs of so many across this great country.

If you know of a business owner that could benefit from Lending solutions, please submit a referral to [Newtracker](#) If you have questions how to do this email Marketing@newtekone.com

MARKETING

Contest Cat Spies Another Giveaway!



WANT TO WIN YOUR VERY OWN NEWT?

[Click here to enter.](#)

Names will be chosen at random to receive their own Newt plush doll.