

CUSTOMER Profile: TMX Engineering & Manufacturing

Ralph Waldo Emerson's famous quote "Build a better mousetrap and the world will beat a path to your door" has long been considered a metaphor for innovation. It is innovation that has contributed to the growth and success of TMX Engineering/ Manufacturing, a designer and manufacturer of products for the medical, aerospace, and general commercial industries and a Partners Bank of California client.

In 2004, TMX Engineering manufactured a pedicle screw assembly that Souhail Toubia, M.D., assisted in the development of and holds the patent for. Used in spinal surgeries, the innovative design of the screw makes surgeries easier and faster and is more cost effective to produce and market.

Dr. Toubia, a family medicine physician who practiced for 17 years in Southern California, is the CEO and co-founder of TMX along with his brother Gus, a mechanical engineer and President and co-founder of TMX. Celebrating their 26th year in business this May, TMX is headquartered in Santa Ana in a 23,000 square foot facility with 75 employees. Dr. Toubia is currently working on applying the same innovative concepts he used for spinal surgeries to the dental industry.

In addition to their product engineering, prototyping, manufacturing and marketing capabilities, TMX has built their business with a reputation for responding to market needs



From left, Souhail Toubia, M.D, owner TMX Engineering and Manufacturing, Inc, Kathleen L. Kellogg, Partners Bank of California President and CEO and Carole S. Kawkabani, Vice President and Corporate Banking Officer.

quickly, using the highest quality control standards and latest technologies. After being awarded a sizable production contract earlier this year, Dr. Toubia needed financing quickly to purchase several lathe and milling machines necessary to meet the client's product specifications and aggressive timeline. With over 30 machines already being run 24 hours a day, 7 days a week to meet current customer orders, Dr. Toubia turned to Carole S. Kawkabani, Vice President and Corporate Banking Officer to get the equipment financing in the timeframe he needed after the big bank where he been doing business could not deliver. Carole made the deal happen by marshalling the bank's internal resources, enabling Dr. Toubia to meet the

client's product specifications, quality standards and deadline.

At the conclusion of the deal, Dr. Toubia wrote a thank you letter to Carole. "Everyone here at TMX Eng/Mfg would like to take this opportunity to commend you and everyone at Partners for a superb job, helping us with loans, opening new accounts and offering the best deals for our business, especially in a very limited time. We are very appreciative of the hard work and the long hours that everyone dedicated to provide us with first class service. Also, I want to commend the people who were working behind the scenes that I never had the opportunity to interact with. Kudos to the Partners Bank of California team, you have earned the name 'partners'."

Like TMX, Carole and everyone else at Partners Bank of California strives to respond to client's needs quickly, efficiently and with the highest levels of customer service. Carole considers her relationship with TMX and Dr. Toubia a partnership where working together to meet the client's goals is paramount. Carole concluded, "My ultimate goal is to gain a client for life and not for a one-time transaction."

Please contact me at 310.622.1031 or ckawkabani@partnersbankca.com with any ideas you may have about how the bank can help you improve your business.



*Carole Kawkabani
Vice President Corporate
Banking Officer*