

# BUSINESS LOANS



## Tailored Loan Solutions to Fuel Your Business Growth

At FNC Bank, we understand that securing the right financing is crucial for growth, innovation, and sustainability. Whether you're looking to expand operations, invest in new equipment, or bridge cash flow gaps, our team is dedicated to helping you find tailored loan solutions that fit your unique business needs.

Explore how a business loan with FNC Bank can turn your vision into a reality.

Commercial Real Estate Loans  
Commercial Construction Loans  
Commercial & Industrial Loans  
Revolving Lines of Credit

SBA Loans  
Equipment Loans  
Municipal Loans

*(Details on reverse side)*

### Our Commitment to Empowering Small Businesses:

*As a community bank, our focus is helping local businesses prosper and achieve their dreams, understanding that their success directly contributes to the overall growth and vitality of our community. For more than 100 years, we have been committed to cultivating lasting partnerships with our customers, ensuring they can confidently rely on us for their financing needs both now and in the future. And, with decision-makers centralized under one roof, FNC Bank is uniquely positioned to deliver swift approvals, empowering business owners to quickly capitalize on opportunities. By choosing FNC Bank, you are partnering with a trusted financial ally who understands local businesses and is committed to your long-term success.*



NMLS#412555

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# Financial Solutions to Grow Your Business

## Commercial Real Estate Loans

FNC Bank provides customized Commercial Real Estate (CRE) loans designed to support your business goals, whether you're purchasing a new property, refinancing an existing one, or starting a new development project. Features include:

- ✓ Fixed Rates up to 5 Years
- ✓ Loan Terms up to 10 Years
- ✓ Amortizations up to 25 Years
- ✓ Competitive Rates

## Commercial Construction Loans

Whether you are developing a multi-family property, building a new facility, or enhancing your current business premises, commercial construction loans offer business owners a robust financial foundation to turn your vision into reality. Benefits of a commercial construction loan with FNC Bank include:

- ✓ Pay interest-only during the build phase
- ✓ Upon completion of your project, roll the loan into a 10-year term and up to 25-year amortization
- ✓ Competitive Rates

## Commercial & Industrial Loans

A Commercial & Industrial (C&I) loan is a powerful tool to help your business grow, manage operations, and seize new opportunities. Whether you need to purchase equipment, expand facilities, or boost working capital, C&I loans offer the flexibility to meet your unique needs. With competitive interest rates and repayment terms, they're a cost-effective alternative to other financing options. From covering start-up costs and purchasing inventory to acquiring machinery or funding renovation projects, a C&I loan from FNC Bank can provide the financial support your business needs to thrive.

## Revolving Lines of Credit

A revolving line of credit is a flexible financing option that gives business owners access to funds when they need them most. Unlike a traditional loan, it allows you to borrow, repay, and borrow again up to a set limit, making it ideal for managing cash flow, covering unexpected expenses, or seizing new opportunities. You only pay interest on the amount you use, keeping costs manageable. With quick access to funds, a revolving line of credit helps you stay agile in a competitive market. It's a reliable way to ensure your business has the financial flexibility to grow and succeed.

## SBA Loans

An SBA loan can be a smart financing option for small business owners looking to grow or stabilize their operations. Backed by the U.S. Small Business Administration, these loans can offer lower down payments, competitive interest rates, and longer repayment terms compared to traditional loans. As an approved SBA lender, FNC Bank offers both SBA 7(a), 504 and Express loans. We work with our clients to explore loan options and help determine the best solution for your business needs.

## Equipment Loans

Whether you're upgrading machinery, purchasing vehicles, or acquiring technology, this financing option allows you to spread the cost over time while preserving cash flow. With competitive interest rates and flexible terms, equipment loans are tailored to fit your budget and operational needs. We're here to help you secure the right loan quickly and easily, so you can keep your business running efficiently and focus on growth opportunities.

## Municipal Loans

FNC Bank offers financing solutions for local governments and public entities to fund essential projects and services. These loans provide the capital needed for infrastructure improvements, public facility upgrades, transportation projects, and more. With competitive interest rates and flexible repayment terms, municipal loans are designed to align with budgetary constraints while addressing community needs. From municipal agencies to hospitals and schools, our team can help set up a loan plan tailored to fit your situation.



**Contact a Business Banker or  
complete our online Business  
Loan Assessment to get started.**

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