



SBA SOLUTIONS TAILORED FOR FRANCHISORS!

Thinking about financing your next deal? Let's talk first.

First Bank of the Lake provides the capital our clients need to succeed.

- ✓ Franchise acquisitions
- ✓ Partner buyout
- ✓ Development of new locations
- ✓ Re-imaging
- ✓ Relocations of existing stores
- ✓ New equipment
- ✓ Debt consolidation

Some of the features of a First Bank of the Lake SBA 7(a) loan include:

- ✓ Longer terms for cash flow enhancement
- ✓ Low down payment requirements
- ✓ Increased liquidity for next opportunity

Plus with First Bank of the Lake, enjoy:

- ✓ Experienced underwriters and closers
- ✓ Streamlined underwriting and closing process

From start to finish, we're here for you!

As a **nationwide SBA preferred lender**, we have a proven track record of success working with many franchise brands. We're ready to guide you through each transaction. Whether you're a first-time operator or an experienced multi-unit operator, we understand the challenges you face and can structure a loan that meets your unique needs.

We bring investment and opportunity together.



Matt Goers

Senior Business Development
Officer

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"Whether you're looking to open your first unit or tenth, we can help provide the right funding at the right time!"



CALL TODAY!

FBLake.Bank



FIRST BANK
OF THE LAKE
Member FDIC

TAILORED SBA FINANCING SOLUTIONS FOR VETERAN-OWNED BUSINESSES!

First Bank of the Lake is proud to offer SBA loan programs that assist veterans in acquiring capital to start, grow and succeed in business.

YOU PUT YOUR COUNTRY FIRST. NOW, LET US PUT YOU FIRST

For qualified veteran-owned businesses, First Bank of the Lake will:

- ✓ Waive the \$2,500 packaging fee for your loan
- ✓ Give you one half of one percent towards a lower interest rate

We're more than a lender.
We're your lending partner.

As a nationwide SBA Preferred Lender, First Bank of the Lake's lending decisions are driven by our team of banking professionals who understand your business. Plus, our veterans SBA loan program is staffed by veterans like you! We'll employ our creativity, understanding, experience and expertise to build the right solution for you.

- ✓ Expert advice & support
- ✓ Quick responses
- ✓ Experienced underwriters & closing team
- ✓ Fast closings

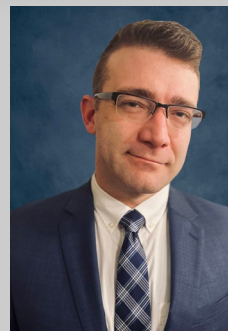
Having the right banking partner is essential to your success.

Talk to us about your business and where you want it to go. We can help you get there. Find out what it's like to work with a bank who puts you first.

Veteran Small Business Qualifications

A small business must be at least 51% owned and controlled by an individual or individuals in the following groups:

- ✓ Honorably discharged veterans
- ✓ Active Duty Military service member eligible for the military's Transition Assistance Program (TAP)
- ✓ Service-disabled veterans
- ✓ Reservists and/or active National Guard members
- ✓ Current spouse of any veteran, active duty service member, Reservist, National Guard member, or the widowed spouse of a service member who died while in service or as a result of a service-connected disability



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"When you need financing for business acquisition, start up, partner buyouts or commercial real estate, I'm ready to help!"



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