

WE OFFER ALL TYPES OF BUSINESS LOANS

- Commercial real estate
- Investment property
- Start-up company
- Franchise purchase
- Equipment/Capital asset
- Business vehicle
- Business remodeling/expansion
- Business acquisition
- Medical equipment/office space
- Consolidating business debt
- Permanent working capital
- Small business lines of credit
- Any SBA loan opportunity
- Personal business

What do you mean by "Personal business" loans?

A Personal business loan could be for a second home or property, or even a residential or multi-family investment.

For additional information, please contact:

Tim Ballinger at: 513.243.4200 or

Neil Peterson at: 513.243.4328

General Electric Credit Union

Main Office Location

10485 Reading Rd. in Evendale

Monday – Thursday 9:00 - 5:00

Friday 9:00 - 6:00

Saturday 9:00 - 2:00

513.243.4328 • 800.542.7093

For additional office locations and hours, please contact us at: 513.243.4328 or 800.542.7093, or visit our website at: www.gecreditunion.org.

Phone Loan Center

513.243.5626 • 888.670.5626

Sourceline

513.243.3333 • 800.589.2875

www.gecreditunion.org

memberservices@gecreditunion.org



This credit union is federally insured by the National Credit Union Administration.



General Electric Credit Union is an Equal Opportunity Lender.



Business Loans

A better choice for your business



We are philosophically structured to give business owners a chance when other lenders won't.

"People Helping People"

With this as our founding principle, we will provide you with excellent service and save you time when you come to us for your business lending needs; we are your valuable resource.

We Offer What Many Other Business Lenders Can't

- Locally headquartered; we understand the environment in which you do business
- Simplicity
- Better rates - variable and fixed
- Lower closing costs (when applicable)
- Quicker approvals and closings
- No pre-payment penalties
- Select Employer Group opportunities for employees
- Portfolio lending
- A not-for-profit approach; looking out for your best interests

Refinancing an Existing Business Loan

If you have a current business loan elsewhere, chances are, we can save you money. Upon approval, we can refinance your existing loan, or line of credit, so you can invest the saved money elsewhere in your business.

Whether it's your 1st business loan, or your 5th, we'll provide you with the guidance and expertise necessary to get it done right and get it done fast!

Getting Started - The Loan Process

Our business loan process is designed to be simple and helpful for you and your business.

1. We start where it makes the most sense - sitting down and meeting with you to thoroughly understand your business and its needs. This step includes discussing the "Blue Print" for success, your business plan. If desired, we'll even assist you in constructing your plan.
2. In this step, you provide us with the necessary information to process your loan; including your business plan and business loan application.
3. Next, we'll promptly and efficiently process and close your loan.
4. Moving forward, we remain ready to continually support your business in any way we can. We are your financial partner; we help make your business plans a reality.

So, how do you get started? Give us a call and set-up a time to meet with our Business Lending professionals. That's it; we make it that easy!

Mapping Out Your Business Plan

We will look to your business plan for information to evaluate your loan request. A business plan is written to combine and express a personal enthusiasm for the business with real life facts, figures, and details. It also serves as a guide for progress and should change and expand as your business grows.

It should explain how you'll manage, operate, and finance your company. This is a large amount of information to place in one document; we can offer advice based on your goals and if you need assistance with your plan, we'll be happy to help. In addition, there is free assistance available in creating business plans such as SCORE® - Counselors to America's Small Business - www.score.org or through the Small Business Administration - www.sba.gov.

Your Business Plan Should Answer These Questions

- What will you use the money for? Give a clear description of how you'll use the money.
- How and when will you repay the loan?
- If you don't realize projections, can you still repay the loan?
- How much can your business afford to lose and still remain viable?
- How will the business manage risk?
- For an existing business, how has it performed to date? Is the financial position of the business improving or declining?



Because We Can!