

Are you ready for a truly local banking relationship?

One with:

A loan officer who knows your name?

Decision-makers who can actually make a decision?

People who truly understand the local market, and your business needs?



If you're ready for *real* loan solutions, for *real* businesses like yours,

It's time to talk with


To find out more about how MBFS can help you, contact us:

Phone: 866-354-7151

Online: www.mbfs.org

Email: info@mbfs.org



About MBFS:

Member Business Financial Services, LLC (MBFS) is a Credit Union Service Organization jointly owned by twelve credit unions. MBFS assists credit unions in the northeast and mid-Atlantic region in funding business loans to their members, within their defined local markets. MBFS provides credit analysis, loan document preparation, relationship management, and loan servicing for credit unions.

Real Loan Solutions,



For *Real*
Businesses


Your Business Lending Connection



A Better Choice

At MBFS, we work with you and your local credit union to find solutions for your specific business needs. We take time to learn about your business – your immediate challenges, your future goals, and your plans for growth.

Since we work right in your market, we understand the unique pressures of your local economy. Whether you are looking to expand your product offerings, purchase a new commercial building, or hire more staff, we will develop a complete, customized financing solution tailored to your needs and circumstances.



What is MBFS?

MBFS is your local Credit Union Business Lending Resource. As a Credit Union Service Organization (CUSO), we are owned by credit unions, and serve only credit unions and credit union members.

Why MBFS?

MBFS Credit Union Relationship Managers are skilled, dedicated loan officers with years of experience in commercial and small business lending and underwriting. Your Credit Union Relationship Manager knows your market, and will take the time to learn about your business and your specific financing needs.

How we work:

To get started, simply give us a call. Your Credit Union Relationship Manager will schedule a time to talk with you about your business goals and financing needs. She will personally walk you through the loan request process and help you gather the required documentation. Then she will work with your local credit union to help find the best solution for your needs. Your Credit Union Relationship Manager will serve as the point person for all your questions and will communicate with you throughout the loan process.

Loans Designed to Meet Your Business Needs

MBFS offers a full suite of business loan products to meet all your current and future needs. Whether you are looking to expand into a larger facility, purchase new equipment, or finance a large inventory purchase, MBFS has the solution that's right for you:

- **Lines of Credit** - Flexible structures, for your working capital, payroll, and other operational needs.
- **Commercial Real Estate Loans** - For purchase, refinance, and remodeling. Construction to permanent financing is available, with amortization schedules up to 25 years.
- **Term Loans** - For purchase of vehicles, equipment, or furnishings. A choice of terms are available, including fixed and variable rate options.
- **Government Supported Lending Programs** – MBFS is proud to be a certified Small Business Administration (SBA) Lender. 7a, SBAExpress, and 504 program loans are available.
- **Not-For-Profit Financing** – MBFS offers financing options specifically designed for the unique needs of non-profit organizations.

Call your Credit Union Relationship Manager today at 866-354-7151 to get the process started. Or visit us at www.mbfs.org or email info@mbfs.org for more information.