

CLOSE OUT THE YEAR WITH NEW PROPERTY, AUTO, & EQUIPMENT FOR 2026!

- ✓ **NO** Processing Fee¹
- ✓ **NO** Loan Fee¹
- ✓ Little to **NO** Closing Costs²



SMALL
BUSINESS
AUTO
LOANS



SMALL
BUSINESS
EQUIPMENT
LOANS



SMALL
BUSINESS
REAL ESTATE
LOANS



SMALL BUSINESS ADVANTAGE

Your community bank is proud to offer Small Business Automobile Loans, Equipment Loans, Real Estate Loans with little to no closing costs on applications received Oct. 1 - Dec. 31, 2025.³

¹ Offer applies to any Small Business Advantage term loan with a fixed amortization. Processing fee, loan fee, and closing costs will be waived. All loans are subject to credit and underwriting approval.

² Real Estate secured loans: the Bank will contribute up to \$750 towards property appraisal costs. Costs associated with land surveys are not included with this promotion. The Bank will pay for all title costs if Ridge Security Title ("RST") is used for title services. The borrower is under no obligation to use RST, although borrower will be responsible for all title costs if RST is not used in conjunction with loan closing.

³ Pre-Payment penalties: For all loans which are paid off within three years from the date of loan origination, penalties will be applied to the outstanding principal balance of the loan as follows: Year 1: 3% if loan is paid off within one (1) year; Year 2: 2% if the loan is paid off within two (2) years; Year 3: 1% if the loan is paid off within three (3) years. This offer applies to Small Business Advantage loan applications received during the period of October 1, 2025 through December 31, 2025 and is subject to be discontinued at any point in time without further notice. See Lender for further details.

SCAN
FOR MORE
INFORMATION!



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