



Commercial Loans & Business Products



www.ffsbweb.com





Commercial Loans

First Federal Savings Bank offers a full suite of lending products for business owners and real estate investors in Northern Illinois. As your local bank, we are committed to providing the necessary financing for businesses in our communities, because we know that when our local businesses succeed, we all win.

A variety of products, competitive terms, personal service, as well as, knowledge and expertise in our local markets, make us uniquely qualified to support the specific needs and goals of your business. We look forward to serving you!

**We Are Ready to
Lend a Hand**

Business Services You Can Bank On

Commercial Real Estate Loans (CRE)

Whether you are a first-time investor purchasing a duplex, an experienced proprietor refinancing your portfolio, or a business owner moving into your own space, we have the expertise to meet your commercial real estate financing needs.

Our real estate loans offer flexible terms for owner and non-owner-occupied real estate, including commercial, industrial, mixed-use, retail and rental properties.

Commercial & Industrial Loans (C&I)

Your business needs the right support to be successful. That means having the ability to purchase equipment, inventory and vehicles, as well as secure operating capital. Our commercial and industrial loans can help you be successful with:

- Term Loans – Fixed interest rates, with repayment terms tailored to fit your needs, when financing equipment, vehicles, and other fixed assets.
- Lines of Credit – Operating lines to help you manage the cash flow of your business.
- Other Flexible Structures – If your need doesn't fit one of these two categories exactly, talk to us.

Which Loan Is Right for Your Business?

Our lending team can give you the guidance you need to keep cash flowing or take the next steps as your business grows. All commercial loan decisions are made quickly by our team right here at First Federal Savings Bank.

All our commercial loans benefit from:

- Competitive rates
- Innovative solutions
- Flexible financing options
- Simple application process
- Support from start to finish



Business Products

Deposit Accounts

We know how important it is to manage both sides of your company balance sheet. That's why we provide a variety of deposit account products, which offer a host of valuable features and are designed to serve any type of business. Your deposit and loan accounts are always accessible anywhere, anytime with online, mobile and bill pay services.

Commercial Insurance

First Federal Savings Bank is proud to offer a full line of commercial insurance products through our wholly owned subsidiary, First Federal Insurance Agency, Inc. We offer commercial policies designed to meet the needs of your business. Let us save you time and money with a complimentary commercial business insurance review and quote.



Lending

- Residential Investment Property
- Commerical Investment Property
- Owner Occupied Commercial Real Estate
- Non-Real Estate Commercial & Industrial

Deposit

- Business/Commercial Checking
- Business Online Banking
- Mobiliti™ Business
- Bill Pay for Business
- Other Features Tailored to Your Needs

Insurance

- Residential & Commercial Real Estate Insurance
- Commercial Liability Insurance
- Commercial Auto
- Commercial Equipment & Other Business Lines

12 Locations to Serve You

- | | | |
|--------------|-------------|--------------|
| • Ottawa (2) | • Shorewood | • Streator |
| • Peru | • Elgin | • Amboy |
| • Walnut | • LaSalle | • Rock Falls |
| • Morris | • Mendota | |

Mobiliti™ from Fiserv is a trademark of Fiserv Inc. or its affiliates. Mobile carrier fees may apply.

Insurance services offered through First Federal Insurance Agency, Inc. – Not FDIC Insured – Not deposits of or guaranteed by First Federal Savings Bank – Investments may lose value. Other fees and restrictions may apply. All loans are subject to credit and underwriting approval.