



# COMMERCIAL LENDING

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On the journey from here to there, your business may face obstacles as well as opportunities. Our commercial lenders are experts at offering solutions and service that supports you wherever you're headed.

## All of our loans feature:

- Competitive rates
- Flexible repayment terms
- Local decision-making
- Lenders with expert knowledge of the local market

## Our Loans

### Commercial Real Estate

Purchase or refinance a new or existing commercial, industrial, or multi-family property. We also offer construction financing for commercial, residential, and multi-family development.

- Variety of options available
- Tax benefits
- Build equity

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### Term and Equipment Loans

Enjoy more spending power when you finance the purchase of your business assets, including furniture, fixtures, vehicles, machinery, and equipment. We provide flexible terms and match our term loans (up to 10 years) with the useful life of the equipment or asset being funded.

- Financing with no down payment
- Preserve cash flow
- Accelerate your ROI



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## Lines of Credit

Our lines of credit are great tools to assist you with your short-term cash flow needs and support working capital to finance accounts receivable and inventory.

- Access to a fixed amount of capital
- Ability to borrow only the amount needed
- Pay interest only on the funds you borrow

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## Small Business Administration (SBA) Loans (7a, Express and 504 programs)

Your small business adds tremendous value to our communities. It's why our commercial lenders partner with the US SBA to assist small businesses to obtain financing that might not be available to them without the guaranty and loan participation programs of the SBA.

- Relaxed requirements
- Lower down payment requirements
- Longer repayment terms

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## Nonprofit Lending

Special financing for the causes closest to your heart. As your financial partner, we'll share with you our business insights and our own passion for making our communities great places to live and work.

- A focus on philanthropy as a core value
- Newburyport Bank Charitable Foundation provides grants to nonprofits

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## Professional Lending Services

The path to success is rarely a straight line. Our commercial lenders help you navigate the journey, while providing solutions to help you reach your destination with more accuracy.

- Strong, independent community partner
  - Supporting community since 1854
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**Newburyport Bank**

[NewburyportBank.com](http://NewburyportBank.com)