

**We are ready to
lend a hand**



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LENDING

- Residential Investment Property
- Commercial Investment Property
- Owner Occupied Commercial Real Estate
- Non-Real Estate Commercial and Industrial Loans

DEPOSIT

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

INSURANCE

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

12 Locations to Serve You

OTTAWA • PERU • WALNUT
MORRIS • SHOREWOOD • ELGIN
LA SALLE • MENDOTA • STREATOR
AMBOY • ROCK FALLS

www.ffsbweb.com

Commercial Loans & Business Products



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Business Services You Can Bank On

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 and personal service, along with 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!



Commercial Real Estate Loans (CRE)

Whether you are a first-time investor purchasing a duplex, an experienced landlord 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 and 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 step as your business grows. All commercial loan decisions are made quickly by our team right here in Illinois.

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 for Business

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. And, of course, 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 Fed Insurance Agency, Inc. We offer Business Owners Policies designed to meet the needs of your business. Let us save you time and money with a complimentary commercial insurance review and quote.

**Insurance services offered through First Fed Insurance Agency, Inc.
- Not FDIC Insured - Not deposits of or guaranteed by First Federal Savings Bank - Investments may lose value.**