

# Financial Planning Have You PUZZLED?



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FINANCIAL ROOTS!  
CALL MERRA LEE TODAY!

## Three "Interesting" Ways To Start Financial Planning:

- 1) Schedule a date night to discuss your plans.
- 2) See an advisor who is a financial planner.
- 3) Hint! Hint! Call Merra Lee.



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## What Exactly is a Commercial Loan?

As the Chief Lending Officer at Riverfront Federal Credit Union, I'm often asked "What is a commercial loan or a business loan?" Basically, a commercial loan is the same as any other type of loan; except the lending institution is loaning money to established entities such as a business, partnership, a limited liability company or a corporation. So what are the main differences?

The process for commercial lending definitely has a unique approach when it comes to underwriting. The lending institution will look at cash flow of the company first to see if the company generates sufficient cash flow to support the loan amount. Second to cash flow, is the evaluation of collateral. For example, if the loan is utilized to purchase equipment, then the equipment becomes the collateral. If the loan is utilized to pur-

chase a commercial building, then the building becomes the collateral. In some cases, a loan may be unsecured – whereas no collateral is offered. In these cases, the cash flow of the operating entity becomes even more important. Contrasting this type of loan to a consumer loan; whereas a credit score or debt to income may have a higher emphasis on underwriting.



Anthony Pomponio,  
Chief Lending Officer

Riverfront Federal Credit Union specializes in commercial lending. For more information,

please call Anthony Pomponio at 484.345.4160 and we can discuss your business needs with the goal of improving cash flow and making your business a success!

**Riverfront**  
FEDERAL CREDIT UNION



**We are your  
local commercial  
lending specialists!**

Riverfront offers financing for owner occupied buildings, medical and professional offices, warehouses, retail spaces and industrial properties. We also specialize in Berks County investor mortgages, including single family homes, apartment buildings and mixed use properties.

Riverfront understands the needs of business owners and investors because we're their neighbors and friends. People come to us because they know us, trust us and want that local touch. And that's what we deliver each and every time.

**To learn more, see our article in this issue or call  
Anthony Pomponio, CLO, at (484) 345-4160.**

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**800-451-3477**  
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