



Opening Doors for Small Business Owners

Riverfront Federal Credit Union has opened many doors for small business owners, and they're prepared to open lots more in the coming years.

Riverfront FCU understands the needs of small business owners because they are local, they listen, and they're connected to the local community. It doesn't matter whether your financing needs are large or small, for a café or new office building, Riverfront has the lending products you need to streamline operations and help stimulate growth.

OUR BUSINESS SERVICES TEAM



Anthony Pomponio (Chief Lending Officer), Kritina (Tina) McCoy, Glenn Hartman



Tina with Amanda of Dressed in Love, a Riverfront FCU merchant partner. We helped open her business on Penn Ave in West Reading and also assist her clients with financing their dress purchases.



Tina with Christina of Dolce by Appointment, a new salon in downtown Boyertown. We provided a commercial mortgage to purchase the property to open her salon.

Our (small business department) is built on putting small businesses in a better financial position," explains Anthony Pomponio, Riverfront's Chief Lending Officer. "I like to work with small to mid-sized businesses in the county as if we are a part of their board or their team," he said. "Just as they would consult with an attorney or accountant, they should also have a business development person who will help them understand what their lending needs are. We try to put our business members in a better financial position through that consultative process."

Over the last few years, Riverfront has greatly expanded its lending and business services offerings. Their support to local small businesses includes loans for real estate, commercial equipment and vehicles, as well as lines of credit/working capital and business credit cards. In addition, their merchant partner program offers small businesses the ability to extend customer financing for home projects such as HVAC, landscaping and restoration services. This allows small businesses to continue projects with no delay in cash flow. Riverfront's team of business lending professionals are ready to work together with you to find the best financial solutions for your business's needs.

If you're a small business owner, here's what Riverfront has to offer when you come through their doors:

- **Owner-Occupied Commercial Mortgages.** You can borrow up to 80 percent financing to purchase or refinance real estate property. Financing is available



Riverfront Federal Credit Union's newest retail branch and headquarters located in Wyomissing.

for office buildings, warehouses, professional offices, and retail properties. "Not just for buying a property but for expanding your current property or purchasing another location," Pomponio said.

- **Investment Real Estate Business Mortgages** are available to purchase or refinance your non-owner occupied commercial or residential real estate property up to 80 percent financing. "We work with experienced real estate investors to purchase property in the county for the purpose of generating rental income for themselves," Pomponio explains.

- **Business Equipment Loans** provide a variety of ways to finance asset purchases, expand operations, or even plan build outs. "In our business equipment line, we finance everything from forklifts to MRI Scanners, and everything in between," Pomponio noted.

- **Business Automobile Loans** are available for new and used cars, cargo vans, SUVs, and commercial trucks for your business. "There aren't too many banks or credit unions that will finance commercial vehicles," Pomponio said, "but we feel that it's a need in the county, especially with our business members, so we try to meet that need and provide a service."

- **Non-Variable Rate Business Visa® Platinum Credit Card and Business Visa® Cash Rewards Credit Card.** Both have several benefits, such as easing cash flow by providing the ability to make daily purchases and separating business from personal expenses. "The business credit card is the perfect way for any new business to start building up their credit so that we can then move into the next thing, which could be equipment financing or a business line of credit, for example," Pomponio said.

Anthony Pomponio and Riverfront's Business Services Team would be happy to sit down with you and help determine if you qualify for these products and services and explain each offering in detail. At Riverfront, "your business is our business." So come in — Their doors are open!

For more information about Riverfront Federal Credit Union and its services and products, please visit www.Riverfrontfcu.org or contact Riverfront at (610) 374-8351.

