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- Jim Vaccaro, Sunbelt Business Brokers of Phoenix



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John Mistler, Ryan Shumaker & Jeff Anderson

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The Economy Is Growing Again



AS PHOENIX CITY president for BBVA Compass since 2008, Lynne Herndon oversees the business development activities in Phoenix for commercial and commercial real estate lending. She manages a team of 20 relationship managers and support staff with a loan portfolio of \$1 billion in outstandings. She is also the chairman of the Arizona Bankers Association and serves as a board member for Greater Phoenix Leadership, Greater Phoenix Economic Council, Banner Foundation and the YMCA.

The Business Lending Guide is a great tool and resource for businesses and individuals to know where to start or how to better develop banking relationships within our communities. The key to any great banking relationship is preparation and ongoing communication. Banks want to get to know companies both strategically and financially. Clients want banks to know their businesses and provide financing to assist in meeting their short- and long-term goals.

With our economy growing again, banks are seeing increased requests from clients for working capital, equipment and real estate purpose. This is welcome news for banks and has created competition, which is good for businesses. Whether currently in a banking relationship or looking to start a new relationship, companies need to demonstrate a well-thought-out business plan and have open dialogue with their bankers about creative ways that banks can assist. Further, banking relationships are not just about loans. Efficient and effective cash management can contribute to a company's bottom line. Banks can offer clients cash management products, merchant and spending cards. Banks also offer online banking and products that assist with record keeping and fraud control, which can be important parts of a total banking relationship.

I invite you to read through all of the valuable information offered in this edition of *In Business Magazine's* Business Lending Guide.

Lynne B. Herndon

Chairman • Arizona Bankers Association
Phoenix City President • BBVA Compass Bank

About our Guide:

Funding is consistently among the top concerns shared by our readers. As part of our "Lending" issue of *In Business Magazine*, our editorial staff has compiled this annual Business Lending Guide. This guide is a listing of local lenders, contacts and resources that will assist business owners in finding lending opportunities. We contacted federally and state-chartered banks, credit unions and selected other lenders and resources to provide information about the variety of loans or assistance programs they offer locally. This guide will be available online and through our partner organizations through December 2013.

Our list is compiled of institutions based here locally who responded to our questionnaire by press time. Please check the information, as contacts and phone numbers may change throughout the year. Many of the institutions have multiple locations throughout Arizona; this guide lists their main office in the Greater Phoenix area. To participate or advertise in our 2015 guide, please contact us at info@inbusinessmag.com or visit our website at www.inbusinessmag.com. © 2013 InMedia Company, LLC.



Banks

Alerus Bank

17045 N. Scottsdale Rd.,
Scottsdale, AZ 85255

Contact: Rob Schwister

Phone: (480) 905-2407

Website: www.alerusfinancial.com

Types of Loans/Services: SBA loans,
term loans, lines of credit

Alliance Bank of Arizona

1 E. Washington St., Phoenix, AZ 85004

Contact: Dee Burton

Phone: (602) 386-5500

Website: www.alliancebankofarizona.com

Types of Loans/Services: corporate
banking, commercial real estate
lending, public finance, business and
professional banking, SBA lending,
treasury management services

Arizona Bank & Trust

2036 E. Camelback Rd., Phoenix, AZ 85016

Contact: Troy Norris

Phone: (480) 844-4558

Website: www.arizbank.com

Types of Loans/Services: commercial
loans, including lines of credit,
equipment, real estate, construction

Arizona Business Bank

2600 N. Central Ave., Ste. 2000,
Phoenix, AZ 85004

Contact: Toby Day

Phone: (602) 240-2700

Website: www.azbizbank.com

Types of Loans/Services: revolving lines
of credit, term loans, letters of credit,
real estate, SBA loans

Bank 1440

7010 E. Chauncey Ln., Ste. 120,
Phoenix, AZ 85054

Contact: Darcie Storms

Phone: (623) 334-6200

Website: www.bank1440.com

Types of Loans/Services: commercial
term mortgages, business loans,
SBA loans

Bank of America, NA

201 E. Washington St., Phoenix, AZ 85004

Contact: Small Business Banking

Phone: (888) 287-4637

Website: www.bankofamerica.com

Types of Loans/Services: lines of credit,
term loans, SBA lending

Bank of Arizona, NA

16767 N. Perimeter Dr.,
Scottsdale, AZ 85260

Contact: Business Banking Department

Phone: (602) 808-5331

Website: www.bankofarizona.com

Types of Loans/Services: revolving lines
of credit, real estate lines of credit,
equipment or vehicle term loans,
real estate term loans, construction
financing, equipment leasing, SBA loans

Bank of the West

9502 W. Van Buren St.,
Tolleson, AZ 85353

Contact: SBA Lending Department

Phone: (866) 306-7254

Website: www.bankofthewest.com

Types of Loans/Services: commercial
lending, equipment financing, SBA
loans, commercial real estate, lines of
credit, construction, agricultural

Bankers Trust Co.

4742 N. 24th St., Ste. 165,
Phoenix, AZ 85016

Contact: Patrick M. Joyce

Phone: (602) 224-2025

Website: phx.bankerstrust.com

Types of Loans/Services: commercial
lending, commercial real estate financing

BBVA Compass Bank

4010 E. Thomas Rd., Phoenix, AZ 85018

Contact: Romeo Zavala

Phone: (602) 522-2580

Website: www.bbvacompass.com

Types of Loans/Services: SBA loans,
lines of credit, commercial real estate
lending, working capital financing,
residential construction, energy lending,
business leasing, business credit cards

BNC National Bank

20175 N. 67 Ave., Glendale, AZ 85308

Contact: Scott Spillman

Phone: (602) 508-3760

Website: www.bncbank.com

Types of Loans/Services: revolving lines
of credit for short-term operating
needs, working capital loans, term loans
for business equipment, commercial
real estate loans, SBA loans, 504
commercial real estate loans, business
agricultural loans, letters of credit

Central Arizona Bank

7001 N. Scottsdale Rd., Ste. 1000,
Scottsdale, AZ 85258

Contact: Dan Klenske

Phone: (480) 596-0883

Website: www.centralarizonabank.com

Types of Loans/Services: commercial
term loans, commercial lines of credit,
construction lines of credit, lease financing,
corporate credit cards, agricultural loans

Center for Entrepreneurial Innovation

275 N. GateWay Dr., Phoenix, AZ 85034

Phone: (602) 286-8950

Website: www.ceigateway.com

Types of Services: incubator startup
and early-stage companies; access
to facilities space; mentorship
opportunities; business development
resources; weekly educational seminars
open to the public; and more

The Five C's of Credit to get a loan approved:

Capacity, Collateral, Capital, Conditions, Character

Capacity — Banks look for a history of positive cash flows. The best predictor of a business's likelihood of repaying a loan as planned is a proven history of positive cash flows. This cash flow history needs to be adequate to make loan payments on the new loan request, plus a little. Banks desire a debt service coverage ratio of something in the 1.30 times debt service.

Note that the emphasis here is history of positive cash flows. Since start-up businesses don't have a "history" of operations, it is very difficult, on their own merits, for them to obtain almost any type of bank financing.

—Jeffrey P. Gaia, CEO of Biltmore Bank of Arizona



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Comerica Bank

425 S. Mill Ave., Tempe, AZ 85282

Contact: Bob Willcoxson**Phone:** (480) 966-0849**Website:** www.comerica.com**Types of Loans/Services:** commercial property loans, business lines of credit, business loans, credit cards**Commerce Bank of Arizona**4110 N. Scottsdale Rd., Ste. 120,
Scottsdale, AZ 85251**Contact:** Larry O'Malley**Phone:** (480) 253-4504**Website:** www.commercebankaz.com**Types of Loans/Services:** business-related loans of all types**Enterprise Bank**3900 E. Camelback Rd., Ste. 180,
Phoenix, AZ 85018**Contact:** Zach Morrison**Phone:** (602) 824-5700**Website:** www.enterprisebank.com**Types of Loans/Services:** commercial loans, equipment, real estate, construction, SBA loans, lines of credit**First Fidelity Bank**

6232 N. 32nd St., Phoenix, AZ 85018

Phone: (602) 912-5555**Website:** www.ffb.com**Types of Loans/Services:** revolving lines of credit, commercial real estate, residential real estate, equipment, SBA, oil and gas production loans, commercial leasing**First International Bank & Trust**2231 E. Camelback Rd.,
Phoenix, AZ 85016**Contact:** Craig Ealy**Phone:** (480) 946-2967**Website:** www.firstintlbank.com**Types of Loans/Services:** agriculture, business, SBA**First Scottsdale Bank**15190 N. Hayden Rd.,
Scottsdale, AZ 85260**Contact:** Ben Danner**Phone:** (480) 998-8408**Website:** www.fnbscottsdale.com**Types of Loans/Services:** commercial lending, SBA**FirstBank**2525 E. Camelback Rd., Ste. 115,
Phoenix, AZ 85016**Contact:** Humphrey Shin**Phone:** (602) 667-6900**Website:** www.efirstbank.com**Types of Loans/Services:** commercial real estate, construction, SBA loans, lines of credit, residential real estate**Gateway Bank**

6860 E. Warner Rd., Mesa, AZ 85212

Contact: James L. Christensen**Phone:** (480) 358-1000**Website:** www.gcbaz.com**Types of Loans/Services:** commercial lending**Gold Canyon Bank**6641 S. Kings Ranch Rd., Ste. 2,
Gold Canyon, AZ 85118**Contact:** J. Chris Webster**Phone:** (480) 474-2005**Website:** www.goldcanyonbank.com**Types of Loans/Services:** business, personal, SBA**Goldwater Bank**7135 E. Camelback Rd., Ste. 201,
Scottsdale, AZ 85251**Contact:** Lori Abreu**Phone:** (480) 281-8190**Website:** www.goldwaterbank.com**Types of Loans/Services:** business lending**Great Western Bank**1721 N. Arizona Ave., Ste. 1,
Chandler, AZ 85225**Contact:** David Telya**Phone:** (480) 917-0139**Website:** www.greatwesternbank.com**Types of Loans/Services:** commercial and consumer loans**JPMorgan Chase**

201 N. Central Ave., Phoenix, AZ 85004

Contact: SBA Lending Department**Phone:** (888) 536-3722**Website:** www.chase.com**Types of Loans/Services:** commercial lending, SBA lending**Johnson Bank**3131 E. Camelback Rd., Ste. 100,
Phoenix, AZ 85016**Phone:** (602) 381-2100**Website:** www.johnsonbank.com**Types of Loans/Services:** lines of credit, commercial mortgages, equipment leasing, SBA loans**Meridian Bank, NA**2700 N. Central Ave., Ste. 110,
Phoenix, AZ 85004**Contact:** Erik Frandsen**Phone:** (602) 274-7500**Website:** www.meridianbank.com**Types of Loans/Services:** term/installment loans, business line of credit, SBA loans, commercial loans**Metro Phoenix Bank**4686 E. Van Buren St., Ste. 150,
Phoenix, AZ 85008**Contact:** Michael Morano**The Five C's of Credit to get a loan approved:
Capacity, Collateral, Capital, Conditions, Character**

Collateral — Banks look for adequate collateral support. In the event that future cash flows are not sufficient to make scheduled loan payments, banks want some other business asset or assets to serve as a back-up source to satisfy loan payment obligations. Collateral can take many forms, but often will include accounts receivable, inventory, real estate and equipment as well as other assets.

When calculating acceptable collateral, banks will want the value of the collateral to be greater than the principal amount of a loan. Whenever a bank attempts to liquidate collateral, they rarely are able to realize fair market values for the asset being sold. Therefore, the collateral value needs to be one-third to one-and-a-half times greater than the loan amount.

—**Rich Endicott**, president of Biltmore Bank of Arizona's Scottsdale Airpark Office

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Goodyear, AZ 85395
Phone: 623-536-9862

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Buckeye, AZ 85326
Phone: 623-535-2460

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small business."



"Each and every small business has different needs, and yet big banks want to put clients into one-size-fits-all terms. At Alerus Bank & Trust, they take the time to get to know you, your business, and your situation. It is a great group of people with a great business model."

— *Chuck Ferguson, American Machinery Works, Phoenix, AZ*

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Pictured L to R: **Chuck Ferguson** (President, American Machinery Works), **Tim Brunner** (Relationship Manager, Alerus Bank & Trust)

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Types of Loans/Services: commercial lending

MidFirst Bank

3030 E. Camelback Rd., Phoenix, AZ 85016

Contact: Barb Bandura

Phone: (602) 801-5000

Website: www.midfirst.com

Types of Loans/Services: SBA loans, business express loans, business lines of credit, business term loans, commercial real estate lending, business equipment lease financing

Mutual of Omaha Bank

9200 E. Pima Center Pkwy., Scottsdale, AZ 85258

Contact: Kevin Halloran

Phone: (480) 458-2249

Website: www.mutualofomahabank.com

Types of Loans/Services: commercial and industrial, commercial real estate, SBA, mortgage, personal and association lending

National Bank of Arizona

6001 N. 24th St., Phoenix, AZ 85016

Contact: Mike Casa

Phone: (602) 235-6000

Website: www.nbarizona.com

Types of Loans/Services: consumer, residential real estate, commercial, corporate, treasury management, commercial real estate, wealth management, nonprofit, energy lending

Parkway Bank

11011 N. Tatum Blvd., Phoenix, AZ 85028

Contact: Frank Sutter

Phone: (602) 765-8501

Website: www.parkwaybank.com

Types of Loans/Services: an array of conventional business loans as well as SBA financing

Pinnacle Bank

14287 N. 87th St., Ste. 123, Scottsdale, AZ 85260

Contact: Greg Thorell

Phone: (480) 609-0055

Website: www.pinnaclebankaz.com

Types of Loans/Services: lines of credit, equipment loans, term loans, real estate construction loans, standby letters of credit, SBA loans

RepublicBankAz

909 E. Missouri Ave., Phoenix, AZ 85014

Contact: Stuart Olson

Phone: (602) 277-2500

Website: www.republicbankaz.com

Types of Loans/Services: commercial loans and lines of credit, commercial real estate loans, commercial construction loans, SBA loans

Sonoran Bank, N.A.

3877 N. 7th St., Ste. 150, Phoenix, AZ 85014

Contact: Frank Coumides

Phone: (602) 332-7828

Website: www.sonorabank.com

Types of Loans/Services: commercial loans to small and mid-size businesses for equipment, real estate and expansion

Stearns Bank NA, Arizona

9225 E. Shea Blvd., Scottsdale, AZ 85260

Contact: John Mistler

Phone: (480) 314-4200

Website: www.stearnsbank.com

Types of Loans/Services: SBA loans, commercial and construction lending, equipment finance and leasing, USDA rural development loans

Sunwest Bank

60 E. Rio Salado Pkwy., Tempe, AZ 85281

Contact: Andy Fellows

Phone: (480) 366-6021

Website: www.sunwestbank.com

Types of Loans/Services: commercial real estate, commercial and industrial

TCF Bank

11 S. McClintock Dr., Tempe, AZ 85281

Contact: Consumer Loans Department

Phone: (800) 823-5363

Website: www.tcfbank.com

Types of Loans/Services: working capital lines of credit, term loans, commercial real estate loans, leasing, business credit cards

UMB Bank, NA

8800 E. Raintree Dr., Ste. 100, Scottsdale, AZ 85260

Contact: Robert Faver

Phone: (480) 459-2153

Website: www.umb.com

Types of Loans/Services: business real estate loans, term loans, lines of credit, letters of credit, SBA loans, agriculture loans, capital purchase loans, leasing

U.S. Bank

SBA Division Regional Office

2222 E. Camelback Rd., Phoenix, AZ 85016

Contact: SBA Division Administrative Office

Phone: (800) 431-7101

Website: www.usbank.com

Types of Loans/Services: SBA loans, lines of credit, equipment leasing, term loans, agricultural loans, quick credit, commercial real estate

Wells Fargo Bank

100 W. Washington St., Phoenix, AZ 85003

Contact: Jennifer Anderson

Phone: (602) 378-5133

Website: www.wellsfargo.com/biz

Types of Loans/Services: business loans of all types, including real estate, lines of credit, equipment and SBA

The Five C's of Credit to get a loan approved: Capacity, Collateral, **Capital**, Conditions, Character

Capital — Banks look for businesses to have adequate capital to support normal business operations. Although businesses start out with a vision in a person's mind, they rarely make it to the next stage without capital to help make this vision a reality. Capital in this sense is the amount of personal source funds and prior earnings retained by a business.

The far and away No. 1 reason loans are turned down by banks is insufficient capital on the part of the business. It's not unusual for business commentators and, occasionally, politicians to suggest that a business obtain capital from its bank. This is poor advice. Banks provide loans to business long after the business owners find or earn capital to support formation and operation of the business. Typically, banks will require a business to show something in the range of 30 percent capital/equity as a percentage of total assets.

—Jeffrey P. Gaia, CEO of Biltmore Bank of Arizona

West Valley National Bank

5635 N. Scottsdale Rd., Suite 150,
Scottsdale, AZ 85250

Contact: Malia Oliver

Phone: (623) 535-2462

Website: www.wvnb.net

Types of Loans/Services: SBA 7(A), SBA 504, working capital, owner-occupied real estate, A/R lines of credit

Washington Federal

2196 E. Camelback Rd., Ste. 100,
Phoenix, AZ 85016

Contact: Scott Stemm

Phone: (602) 553-7434

Website: www.wnbank.com

Types of Loans/Services: commercial lending, commercial real-estate financing, lines of credit, term loans, business credit cards, SBA loans

Credit Unions

Arizona Central Credit Union

2020 N. Central Ave., Ste. 800,
Phoenix, AZ 85004

Contact: Jeffrey Frank

Phone: (602) 523-8342

Website: www.azcentralcu.org

Types of Loans/Services: SBA loans, commercial real estate loans, lines of credit, term loans

Arizona State Credit Union

2355 W. Pinnacle Peak Rd.,
Phoenix, AZ 85027

Contact: Laurie Quinsler

Phone: (602) 467-4262

Website: www.azstcu.org

Types of Loans/Services: term loans, unsecured lines of credit, commercial real estate mortgages, business vehicle loans, business credit cards, business overdrafts

Credit Union West

2402 W. Grant St., Phoenix, AZ 85009

Contact: Business Service Center

Phone: (602) 631-3200

Website: www.cuwest.org

Types of Loans/Services: business loans

Desert Schools Federal Credit Union

148 N. 48th St., Phoenix, AZ 85034

Contact: Herb Ramirez

Phone: (602) 663-8674



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Website: www.desertschools.org

Types of Loans/Services: working capital financing, equipment loans, owner-occupied real estate, commercial real estate

TruWest Credit Union

1345 W. Warner Rd., Tempe, AZ 85284

Contact: Daniel Desmond

Phone: (480) 441-5900

Website: www.truwest.org

Types of Loans/Services: business loans, secured and unsecured lines of credit, business credit cards, commercial real estate lending, equipment financing

Alternative Lending

Altima Business Solutions

1820 E. Ray Rd., Chandler, AZ 85225

Contact: Andre Wilson

Phone: (602) 773-1488

Website: www.altimabusinesssolutions.com

Types of Loans/Services: angel/venture capital, private equity, merchant funding, equipment leasing, factoring, contract financing

Business Development Finance Corporation

3300 N. Central Ave., Ste. 600, Phoenix, AZ 85012

Contact: Gary Molenda

Phone: (602) 381-6292 ext. 210

Website: www.BDFC.com

Types of Loans/Services: SBA 504 commercial loans

FSW Funding

4530 E. Shea Blvd., Ste. 142, Phoenix, AZ 85028

Contact: Robyn Barrett

Phone: (602) 535-5984 ext. 1

Website: www.fswfunding.com

Types of Loans/Services: choose or add lines of credit, letters of credit, factoring, asset-based lending

Performance Funding Group, LLC

11022 N. 28th Drive, Ste. 160, Phoenix, AZ 85029

Contact: Lou Wallace

Phone: (602) 912-0200

Website: www.performancefunding.com

Types of Loans/Services: asset-based loans, inventory purchase order financing, term loans, lines of credit, DIP financing.

Sir Mortgage & Finance

4040 E. Camelback Rd., Ste. 210, Phoenix, AZ 85018

Contact: Greg Sir

Phone: (602) 954-6677

Website: www.sirmortgage.com

Types of Loans/Services: residential, commercial and construction loans

Arizona Commerce Authority

333 N. Central Ave., Ste. 1900, Phoenix, AZ 85004

Phone: (602) 845-1200

Email: smallbiz@azcommerce.com

Website: www.azcommerce.com

Types of Services: business-growing strategies, market research, licensing information, statewide resource information, workforce assistance

Arizona Loans for Assistive Technology

Institute for Human Development

University Affiliated Program

Northern Arizona University

2400 N. Central Ave., Ste. 300, Phoenix, AZ 85004

Phone: (602) 776-4670

Website: www.azlat.net

Types of Services: loans for persons with disabilities to purchase assistive technology, training and technical assistance; equipment reutilization; Self Employment for Entrepreneurs with Disabilities program

City of Phoenix Expand Program

200 W. Washington St., Phoenix, AZ 85003

Phone: (602) 262-6005

Website: phoenix.gov/econdev

Types of Services: assistance in finding loans for businesses, collateral reserve deposits

Industrial Development Authority (IDA) of Maricopa County

c/o Maricopa County Administration Office
301 W. Jefferson St., 10th Floor, Phoenix, AZ 85003

Phone: (602) 506-1888

Website: www.mcida.com

Types of Services: conduit financing, project financing, manufacturing facility bonds

Neighborhood Economic Development Corporation (NEDCO)

635 E. Broadway Rd., Mesa, AZ 85204

Phone: (480) 833-9200 ext. 117

Website: www.nedco-mesa.org

Types of Services: alternative financing programs for new and start-up businesses, entrepreneur education, loan readiness assessment, business credit repair, loan application assistance >>

Lending Resources

ACCIÓN

P.O. Box 41237, Tucson, AZ 85717

Phone: (520) 682-3648

Website: www.accionaz.org

Types of Services: loans, lines of credit, management services, investment, governance

**The Five C's of Credit to get a loan approved:
Capacity, Collateral, Capital, Conditions, Character**

Conditions — Banks look at the conditions affecting the business. Many internal as well as external conditions have an impact on a business. Although a business owner may have little or no control over these conditions, it is critical that the business owner be aware of them. Additionally, the business owner needs to have a strategy and plan for managing the impact of these conditions on business operations.

External conditions include governmental regulations, business climate and competition. Internal conditions include, among many others, staffing, management and operational issues. The business owner's grip on understanding conditions and demonstrating the ability to deal with them is critical to the bank.

—**Rich Endicott**, president of Biltmore Bank of Arizona's Scottsdale Airpark Office

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—Cliff, founder of software development company, Arizona & Mexico



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robyn@fswfunding.com



Resources (con't)

Service Corps of Retired Executives (SCORE)

2828 N. Central Ave., Ste. 800,
Phoenix, AZ 85004-1093

Phone: (602) 745-7200

Website: www.score.org

Types of Services: resources, templates and tools to assist entrepreneurs in developing tools and plans

SBA – Small Business Administration (SBA)

2828 N. Central Ave., Ste. 800,
Phoenix, AZ 85004-1093

Phone: (602) 745-7200

Website: www.sba.gov

Types of Services: loans, loan guarantees, contracts, counseling sessions and other forms of assistance to small businesses

Small Business Development Center (SBDC)

2411 W. 14th St., Tempe, AZ 85281

Phone: (480) 731-8720

Website: www.azsbdc.net

Types of Services: assistance for small businesses in every stage of development, SBA loan assistance, free one-on-one business counseling, workshops and training programs

The Five C's of Credit to get a loan approved: Capacity, Collateral, Capital, Conditions, Character

Character— Borrowers, owners and management need to conduct themselves in good character in both business and personally. A good reputation as a business and as a person is one of our most important assets. Bankers care about how business is conducted and how individuals conduct themselves. Indications of good character are an important component in the loan approval process. In addition to community and personal opinions, credit history is an important indicator of whether or not a bank can rely on a party to honor his or her obligations to the bank.

—Jeffrey P. Gaia,

CEO of Biltmore Bank of Arizona

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Sherry Slayton

Executive Vice President
Manager, Northern Arizona Region

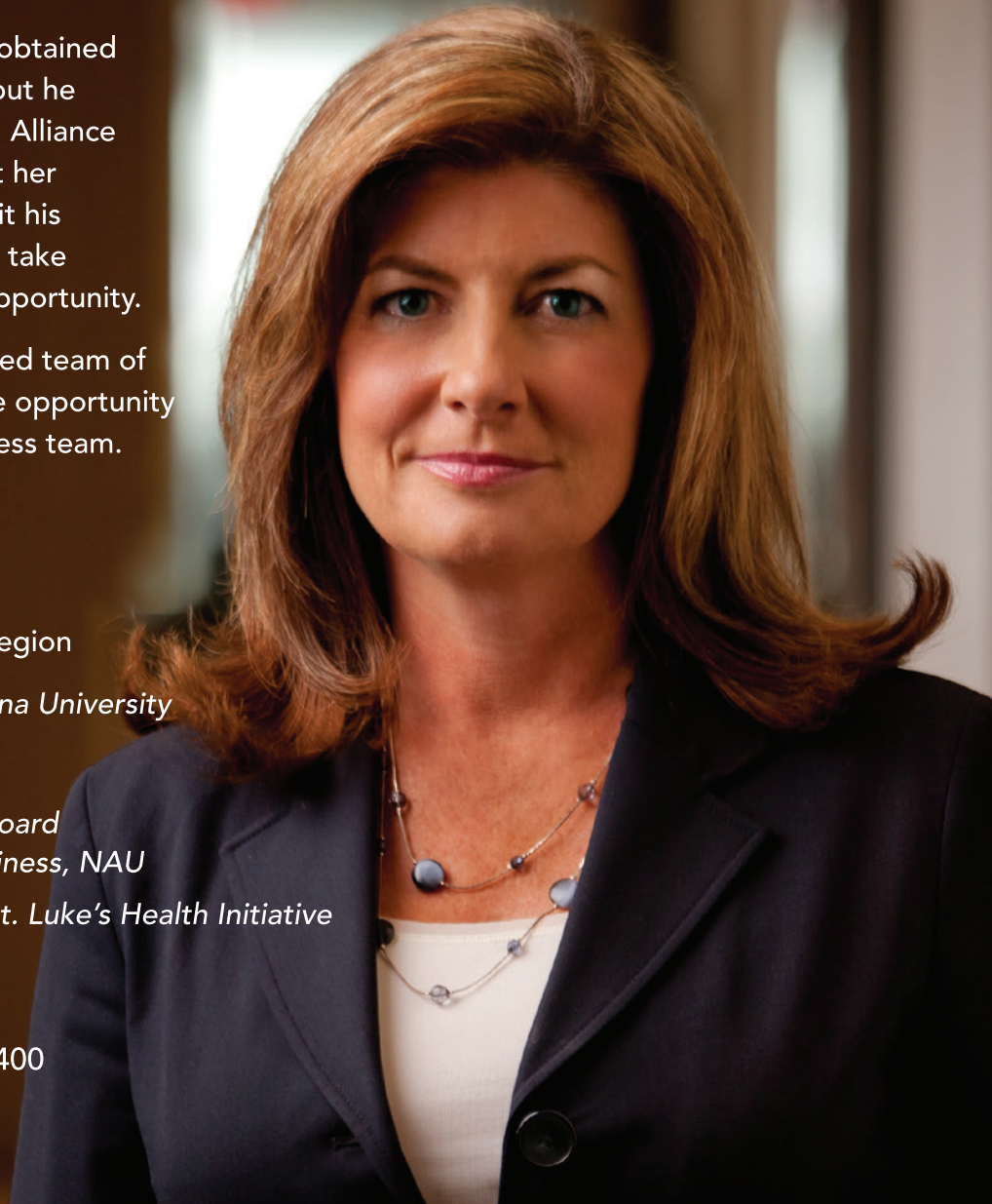
*B.A., Finance, Northern Arizona University
Chartered Financial Analyst*

*Member, National Advisory Board
W.A. Franke College of Business, NAU
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