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## Business Lending

### Your Business deserves the right partner.

Managing and expanding your business gets a lot easier with the right partner by your side. At All One Credit Union, our commercial lending experts use their experience in the community to design loans and lines of credit that meet your company's needs. For additional information, call 800-649-4646 to speak with a member service representative or email [info@all-onecu.com](mailto:info@all-onecu.com).

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### Commercial Real Estate Loans

Our commercial real estate loans are designed to meet your needs for the purchase or refinance (with cash out if needed) of owner-occupied commercial or investment properties. Ideal for industrial, office, retail or multi-family real estate projects. The term on commercial mortgages can extend up to 25 years with a choice of rate options. We can finance up to 80% of the value based on the appraisal. Flexible financing options make it easy to purchase or refinance the properties you want, including:

- Multi-unit commercial and/or residential units
- Stand-alone commercial buildings
- Owner/non-owner occupied
- SBA 504 Loans

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### Business Lines of Credit

Ideal for established businesses looking for a revolving line of credit to cover short term cash needs, working capital or seasonal needs. Lines of Credit are secured by business assets or a mortgage on a commercial or residential property. Minimum loan is \$10,000 with no pre-payment penalty. This easily accessible source of cash can help you handle seasonal, cyclical or other short-term business needs. Lines of credit are also ideal for:

- Unexpected expenses
- Capital improvements
- Inventory
- Accounts receivable

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### Small Business Administration (SBA) Guaranteed Loan

All One Credit Union is a SBA Lender. SBA guarantees a portion of your loan, and funds can be used for any SBA permitted purpose including business acquisition, equipment purchase, working capital, owner-occupied real estate or business start-up costs. Perfect for small, viable businesses that may not ordinarily obtain financing by using conventional underwriting criteria.

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### SBA 504 Loans

SBA 504 Loans are long-term fixed rate loans that require as little as 10% owner equity. Funds may be used to purchase commercial property, improve facilities or for machinery and equipment.

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### Business Term Loans

A term loan is designed to provide you with the funds you need to purchase or refinance vehicles, equipment, business acquisitions, or debt

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restructure. We offer terms of up to 10 years with a choice of fixed or variable rate options.

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### Benefits of our Business Loans

- Local Lender - Local Decisions
  - No Prepayment Penalties
  - Competitive Interest Rates
  - Flexible Loan Terms
  - Easy Application Process
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### Additional Services

- Business Checking Services
- Business Money Market Account
- Payroll Services
- [Business Credit Card](#)
- Business Debit Card
- Merchant Card Service
- Bank At Work Programs Available for Employees

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