



# Helping local businesses **TAKE FLIGHT!**

Over the last few months, First Mid has closed on 26 new U.S. Small Business (SBA) Loans in the Knox County area.

These new loans have assisted in creating and/or retaining over 125 local jobs and provided funding for:

- Building acquisition, construction or remodeling
- Equipment or machinery purchases
- Inventory purchases
- Business expansion, acquisition or refinancing
- Working capital

## First Mid is a Certified Lender and Express Lender with the SBA.

We can help qualifying businesses take advantage of these flexible SBA terms:

- Up to 90% project financing
- Up to a 10-year loan amortization on equipment and machinery
- Up to a 7-year loan amortization on working capital
- Up to a 25-year loan amortization on commercial real estate
- Up to a 20-year fixed interest rate on certain eligible projects
- No loan balloon/maturity date for most SBA loans



### 2014 - 2015 - 2016

FIRST MID HAS BEEN RECOGNIZED BY THE ILLINOIS SBA THREE YEARS IN A ROW FOR OUR

### COMMITMENT TO SMALL BUSINESS!

FIRST MID RECENTLY RANKED 4TH IN THE STATE FOR THE NUMBER OF CLOSED LENDER (7a) LOANS DURING THE SBA FISCAL YEAR ENDING SEPTEMBER 30, 2016.

### Three locations in Knox County:

Galesburg • 101 East Main • 309-343-9181  
Galesburg • 1535 North Henderson • 309-344-1203  
Knoxville • 331 East Main • 309-289-2331

**FIRSTMID.COM**

Member FDIC  
Equal Opportunity Lender



# Our Customers Say it Best!

"My family and I have banked with First Mid's Galesburg business banking team for over 22 years. Like many other small Knox County businesses, Lambasio, Inc. has experienced cycles of ups and downs during that time.



Because of our SBA loan at First Mid, we don't worry about our banking relationship in challenging economic times. We also benefited from consolidating all our debt into one loan with no balloon/maturity date. Our relationship with First Mid and the peace of mind with our SBA loan allow us to wholeheartedly recommend First Mid to other businesses."

**Ted Lambasio**, President/Owner of Lambasio Inc. in Galesburg  
*A leading provider of plumbing, heating, cooling, drain cleaning, sewer and septic work.*  
Visit us online: [www.lambasioinc.com](http://www.lambasioinc.com)

"I've been banking with Theresa at First Mid for many years. She has made sure the loan process goes smoothly and we can count on her to assist our business. When I applied for an SBA revolving line of credit, she made it a very simple process and the paperwork involved was minimal. We would definitely consider using the SBA program for any new projects."



**Joseph Rafferty**, Owner, Raff's Power Wash  
Visit us online: [www.raffsmobilewash.com](http://www.raffsmobilewash.com)

"My wife and I started our auto body shop in 2011. We started with one employee and a dream to grow. When that major growth opportunity presented itself, Joseph Riley and the U.S. Small Business Administration, were there to back us up. As easy as Joseph made the process and with the peace of mind having a government guarantee gives a business owner, I don't know why anyone wouldn't consider working with Joseph, First Mid, and the SBA."



**Jake Glasnovich**, Owner, Pete's Auto Body  
*Offering free estimates for all types of collision repair jobs. Look for us on facebook.*

"Theresa and Mark have been very good to us at First Mid. When cash flow was tight, they had the solution with an SBA term loan that provided our business with lower monthly payments while consolidating many payments into one. We appreciate the relationship that we have with our bankers and have confidence in their abilities. I feel very comfortable recommending First Mid for any financing or banking needs."



**Pamela Jo Weech**, Practice Manager, Galesburg Animal Hospital  
Visit us online: [www.galesburganimalhospital.com](http://www.galesburganimalhospital.com)



## Focused on **YOUR SUCCESS!**

Whether you've been in business for a while, or just have an idea you want to get off the ground, we're here to help!

**First Mid provides rapid loan decisions by local lenders.** Contact Mark, Theresa or Joseph to discuss your business ideas.



**Mark Blackburn**  
*First Mid Community President*  
309-345-3981  
[mblackburn@firstmid.com](mailto:mblackburn@firstmid.com)



**Theresa Mangieri**  
*Vice President  
Commercial Lending Officer*  
309-345-3978  
[tmangieri@firstmid.com](mailto:tmangieri@firstmid.com)



**Joseph Riley**  
*Vice President  
Commercial Lending Officer*  
309-343-9181  
[jriley@firstmid.com](mailto:jriley@firstmid.com)

**We're committed to retaining and growing jobs in the West Central Illinois area!**