

First for Saints Auto Service. First for **business.**

Helping drive business strength.

In business, you can't always control when things are going to happen or when you might need your bank. As a businesswoman who also worked in banking for many years, Angela Linnane, CFO of Saints Auto Service, expects a lot from her bank.

"We applied for an SBA loan with a regional bank," Linnane remembers. "They offered a very competitive rate, but the application process was horrendous. We had to submit the same information over and over and there were long periods when we didn't hear anything back from the bank and wondered what was going on."

Angela decided to switch to The First Citizens National Bank instead. "It was like night and day. They made the process so much easier, even made suggestions that better fit our needs, and kept us apprised every step of the way."

Angela now uses First Citizens for all the company's needs – planning advice, operating accounts, payroll, commercial mortgage, even the free courier service, which she says has been a lifesaver during the Covid-19 pandemic when she has been working from home.

"They just seem to care more. At some banks, their people seem to lose their initiative; policy seems to trump doing what's right for the customer and it's customer service that suffers. It's different at First Citizens. It's clear that our business is important and that we come first. Whenever we need something – whether it's a simple request to a teller or advice from our relationship manager – they are on it. That's the same approach we take with our customers and I want the same from my bank."

First for solutions.

Finding the best solution begins with a thorough knowledge of the problem to be solved. That takes time, asking questions, understanding each business's particular circumstances. And it's always been the approach we've taken at The First Citizens National Bank.

Our business bankers have years of experience working with local businesses, building a unique understanding of the pressures they face. It's these lessons learned – and applied – that invest us in our clients' success and help explain why we do things the way we do. Because ultimately, doing the right thing for clients is about trust and contributing something much more than numbers on a P&L.

To learn what other businesses are saying about us, visit
www.FirstCitizensNational.com/First-For-Business

THE COMMUNITY BANK DIFFERENCE.

"Turning straight to the SBA is a go-to strategy for many regional banks. Their business processes are built around it, and for good reason: SBA underwriting mitigates risk and generates higher fees. But from the borrower's perspective, it can be a cumbersome, frustrating process."

"After a brief meeting with Angela, it was clear that using the SBA for financing was not the best solution for Saints Auto. They were an established, well-capitalized and profitable business. They didn't need to pay what amounted to a risk premium. Instead, we offered a solution that cut their interest rate, dramatically reduced loan fees by almost three percent, and reduced the application process by nearly three months."



**KEVIN
SMITH**

*Regional
President, Marion
NMLS #522606*



YOU'RE INVITED TO BE FIRST.

Set up a free appointment with a business banker to see how we can put you and your business first.

