Commercial Loans

Commercial Loans to fit your business needs!

We are committed to helping your business grow. By providing a wide array of commercial loan products you will have the flexibility to run your business and remain focused on growth. Our loans come in many different forms, each with its own benefits. Contact a Business Banker today to discuss further.

Contact one of our representatives to get your process started

CONTACT ME

Brian RatynskiPHONE 845.527.4014

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Term Loans

REQUEST MORE INFORMATION

Designed to assist companies interested in expansion, renovation, long-term working capital, machinery/equipment acquisition and rolling inventory. Competitive interest ratesFlexible termsExperienced advisorsFixed and stable paymentsLoan terms range from 12 to 72 monthsInterest rates can be fixed or floating

CommercialReal Estate Loans

We provide financing for a variety of commercial properties in our market area. Flexible terms of 5, 10, 15 or 20 years with either a fixed or adjust­able interest rate.Owner and non-owner occupiedCommercial mortgages up to $6,000,000Fully amortizing loans - no balloon payments1.25% minimum DSCR (Debt Service Coverage Ratio)Up to 75% Loan to ValueWe specialize in mixed-use propertie

Builder / LandDevelopment Loans

Whether you are a large scale home builder or specialize in unique custom homes, we have many loan programs to choose from. Programs for land development, subdivisions, and the construction of both contract and “spec” homes in our market area are among the ways we can assist you in helping you and our community grow. Purchase or refinance of landFast turnaround on construction/perm loansCompetitive interest ratesFlexible term

CommercialLending Fees

CommercialLending Process

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