## Member Testimonials

"We always have an excellent experience with AFCU, both on personal and commercial side. They are flexible, willing to go the extra mile for their members, and have a vision for the community they serve in Maine."



~ Rafal Subernat and Jennifer Freese · Veazie, ME



"Acadia FCU is not your average financial institution. They see you as a person with a vision for your business and go the extra mile to make things happen. I got a great APR with great terms, and we will continue to work with Acadia for all our business needs."

~ Pete and Angela Ritson · A&P Small Engine Repair and Generator · Dixmont, ME

"When we were buying our store, Acadia FCU found a way to do it. They're about relationships and seeing local businesses succeed."



~ Aaron Nadeau · Mike's & Sons Fort Kent and Presque Isle, ME



"Acadia practices relationship banking at its very best and I couldn't be happier with the service received. Knowing that Acadia has our back while we grow our business creates the confidence needed to make bold leaps ahead!"

~ Jennifer Buckingham **Tempo Employment Services** Presque Isle, ME



#### SERVING OUR COMMUNITIES

Aroostook, Hancock, Penobscot, Piscataguis, and Washington counties

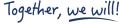


acadiafcu.org 1.855.MY.ACADIA (692-2234)

Federally Insured by NCUA

# **Business Services**







# The Acadia Difference

We can be creative and flexible with our business loans because unlike the big banks, we're excited about working with small businesses. We have a special interest in providing loans to small businesses and helping them grow.

We offer competitive rates and flexible loan terms with fewer fees, no pre-payment penalties, and low down payment requirements for qualified members.

We make the whole loan experience fast and painless. Our experienced staff often makes decisions within 48 hours.

- SBA (Small Business Administration) Preferred Lender
- FAME (Finance Authority of Maine) Guaranteed Loans
- Personalized one-on-one service
- One-stop shop for loans, deposits, and merchant services
- Competitive rates with fewer fees and lower down payments
- Focused on long-term relationships
- In-house approvals; responsive with fast turn-around

## Acadia Business Real Estate Loans

Location is everything. Get more business in a better venue with an affordable Business Real Estate Loan. In no time at all, you can have a property set up in your dream location without breaking the bank.

- · Commerical Mortgages
- · Construction Loans
- · Rental Property Loans

### Acadia Business Equipment Loans

You want to save time, lower day-to-day costs, and impress your customers, but you can't do that with broken-down equipment. With a Business Equipment Loan, you can upgrade your hardware without a big up-front bill and watch your company grow.

- · Construction / Heavy Equipment & Vehicles
- · Forestry Equipment
- · Commercial Trucks & Trailers
- · Landscaping & Lawn Care Equipment

#### **Acadia Business Operational Loans**

If you're a small business owner, you may find times when you're a little short on cash. A Business Operations Loan from Acadia helps you keep your inventory well-stocked so you can focus on giving your customers that gold star service.

- · Business Credit Cards
- · Secured Business Lines of Credit
- · Unsecured Business Lines of Credit
- · Construction Equipment & Vehicles
- · Fleet & Personal Business Vehicles
- · Floor Plan Loans

For detailed information about any of our business services, please visit acadiafcu.org or contact our Business Services Team.

# The Business Services Team

Our experienced, dedicated business staff manage all business loans in-house. Contact us today and *discover the Acadia difference!* 



**Jim Pelletier** 

Commercial Loan Manager jpelletier@acadiafcu.org 207-659-7860 Cell 207-316-6716



Justin Dubois

Business Development Officer jdubois@acadiafcu.org 207-834-9516 Cell 207-316-2203



Tanya Jandreau

Senior Commercial Loan Officer tjandreau@acadiafcu.org 207-834-9517 Cell 207-316-4150

#### Jarod McBreairty



*Commercial Loan Officer* jmcbreairty@acadiafcu.org 207-659-7879 Cell 207-329-0727

#### Lee Dubois



Commercial Loan Officer Idubois@acadiafcu.org 207-834-9085 Cell 207-231-4173



Micah Ward Commercial Credit

Commercial Credit Analyst mward@acadiafcu.org 207-992-1057

For general inquiries, please send an email to **commercial@acadiafcu.org**