

A BANK THAT GETS YOU, IS A BANK THAT WORKS HARD FOR YOU.

"Northern Bank came in and saved the day. We were contacted in April and funded in July. The bank really did its due diligence on Crumbl Cookies and I really appreciate that."

JESSICA & BRENT GARIANO

Owners, Crumbl Cookies | Northern Bank Customer



We don't just understand franchises and SBA lending – we understand you.

At Northern Bank we do more than process loans — we build relationships that help franchise businesses thrive. Our team takes the time to understand your unique vision and challenges, creating financing solutions that work for your specific franchise model.

What sets Northern Bank apart:

- 🎯 Deep expertise in franchise financing across multiple industries
- 🎯 Personalized attention from bankers who take the time to understand your specific franchise model
- 🎯 Streamlined approval process designed with franchise owners in mind
- 🎯 Ongoing support that extends well beyond the closing table

How we support your franchise at every stage:

- ✓ Initial franchise acquisition
- ✓ Working capital needs
- ✓ Network expansion
- ✓ Refinancing existing debt
- ✓ Equipment upgrades

Our SBA lending solutions for franchisees:

SBA 7 (A) LOANS

- 🎯 Perfect for working capital, equipment, or business acquisition.
- 🎯 Loans from \$25,000 – \$5 million

SBA 504 LOANS

- 🎯 Ideal for purchasing real estate or major equipment for your franchise.
- 🎯 Loans from \$65,000 – \$13 million

Our expertise navigating the Certified Development Company partnership ensures you receive the most advantageous terms possible.

All loans are subject to credit approval.

Let's get to work growing your franchise, together.



DAN CONNELLY
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