

Small Business Lending



Bessemer

2131 19th St. N.
Bessemer, AL 35020
T: 205.424.8542
F: 205.325.3989

Birmingham-Downtown

1200 4th Ave. N.
Birmingham, AL 35203
T: 205-320-4000
F: 205-320-7042

Cullman

300 4th Ave. S.W.
Cullman, AL 35055
T: 256-734-4750
F: 256-737-0007

Ensley

1819 20th St.
Birmingham, AL 35218
T: 205-781-4220
F: 205-325-3978

Forestdale

1918 Veterans Memorial Dr.
Birmingham, AL 35214
T: 205-798-8914
F: 205-325-3916

Gardendale

1039 Mt. Olive Rd.
Gardendale, AL 35071
T: 205-631-5556
F: 205-325-3915

Hoover

3312 Old Columbiana Rd.
Birmingham, AL 35226
T: 205-823-3985
F: 205-325-3970

Hueytown

3052 Allison/Bonnett Mem. Dr.
Hueytown, AL 35023
T: 205-491-5000
F: 205-325-3984

Inverness

#2 Inverness Center Pkwy.
Birmingham, AL 35242
T: 205-995-0001
F: 205-325-3980

Lakeshore Pkwy

110 Frankfurt Circle
Birmingham, AL 35211
T: 205-945-1188
F: 205-325-3999

Leeds

1795 Ashville Rd.
Leeds, AL 35094
T: 205-699-2091
F: 205-325-3917

McCalla

4740 Eastern Valley Rd.
McCalla, AL 35111
T: 205-477-9360
F: 205-325-3911

Mobile

1050 Montlimar Dr.
Mobile, AL 36609
T: 251-342-2328
F: 251-342-8679

Oxford

31 Commons Way
Oxford, AL 36203
T: 256-237-1684
F: 256-831-1495

Pelham

10 Racquet Club Pkwy
Pelham, AL 35124
T: 205-663-1945
F: 205-325-3982

Roebuck

724 Crow Dr.
Birmingham, AL 35215
T: 205-836-8380
F: 205-325-3995

Talladega

801 North St. E.
Talladega, AL 35160
T: 256-362-8520
F: 256-761-1010

Trussville

1910 Gadsden Hwy.
Trussville, AL 35235
T: 205-655-3360
F: 205-325-3977

Vestavia Hills

1112 Montgomery Hwy.
Vestavia Hills, AL 35216
T: 205-582-5295
F: 205-325-3936

Call Center

T: 205-320-4000
F: 1-800-441-4643

Toll Free

800-633-8431

**America's
First** 
Federal Credit Union
BUSINESS SERVICES

1200 4th Avenue North
Birmingham, AL 35203
205.320.4000
1.800.633.8431

www.amfirst.org



**America's
First** 
Federal Credit Union
BUSINESS SERVICES

www.amfirst.org

All branch locations have 24/7 ATMs with exception of daytime hours only at Roebuck location. Also, America's First debit and ATM card holders have free access to ATMs in any Alabama locations of Walgreens™.

Federally Insured by NCUA

Did you know you can get a business loan at your credit union?

Most people think the only place to get a business loan is at a commercial bank. What you may not know is that your local credit union now offers small business lending at competitive rates. America's First Federal Credit Union is one of the largest credit unions in the state and committed to the communities we serve. With the addition of small business lending, America's First can offer you even more!

Business Lending with America's First

Business Line of Credit

A line of credit can help a business with a specific need or a simple boost in working capital to address nearly any short-term business need on demand. Managing expenses, inventory, and general cash flow is critical to business needs and AFFCU can help.

A line of credit can be accessed anytime for business needs and provides an immediate cash flow.

- Infusion of working capital
- Helps meet needs as they arise
- Variable interest rates
- Convenient access to funds

Vehicle Loans

A vehicle can be instrumental to a business's operation. America's First can help you get the vehicle that will benefit you the most.

- Up to 100% financing on qualifying vehicles
- Competitive rates
- No pre-payment penalties

Commercial Mortgages

Getting a space for your business is easier than ever. Our experienced staff can help you finance or refinance your mortgage for your business locally.

- Competitive rates
- A wide range of terms, customized to your company's needs
- Up to 80% Loan-to-Value financing for owner-occupied commercial property

Equipment Loans

No business can be successful without the equipment it needs, but equipment is expensive. We have competitive rates and a variety of terms to meet your every need.

- Own your equipment instead of leasing
- Tax benefits of ownership
- Longevity of equipment needs

Business Credit Cards

Our business credit cards make it convenient for you to make purchases that affect your business. Our Business Credit Cards offer:

- Ability to issue cards with set limits for individual employees.
- All cards are EMV compliant providing added up-to-date security for all business needs
- Competitive rates
- No annual fees

**America's
First** 
Federal Credit Union
BUSINESS SERVICES

Federally Insured by NCUA