

We've got the expertise.  
Let's talk about  
**Financial Services  
for Associations**



**First Northern Bank** understands the unique challenges Associations face – from attracting, training, and retaining staff, to making the most of your operating budget. **We have the expertise, products, and solutions** to help your organization meet those challenges. Whether you are a regional or local Association, we want to be there for you.

**With a team of dedicated relationship managers, we can provide advice and practical solutions to help your organization achieve its goals.**

**Don't wait –  
call today to get started.**



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### **The Right Borrowing Tools**

- Operating Lines of Credit
- Credit Cards
- Long-Term Financing for Capital Improvements & Expansion
- Personal Guarantor not required (up to \$250,000)
- Equipment Loans and Leasing
- Loans for Green Initiatives
- Commercial Real Estate Loans
- Mortgages

### **Business Credit Cards**

Choose from our popular business credit card options such as a low rate, cash back, or flexible rewards to find one that works best for your organization. Features include:

- Free online expense reporting tools.
- No fee for additional employee cards.
- Cardmember service, 24 hours a day/365 days per year.

### **Treasury Management**

- Remote Deposit Capture
- Online Wires
- ACH Origination (Payroll, Payments and Collections)
- Business Bill Pay
- Check & ACH Positive Pay
- Eliminate idle balances, with competitive earnings credits and interest rates
- Speed up the collection of payments, dues and donations



**FIRST NORTHERN BANK**

Region's #1 local small business lender

