Business Resource Lending. Let our expertise guide you.

Whether you are just getting started, or are already well established, Business Resource Loans from The Bank of Northern Michigan can help take your business to the next level of success. These loans take advantage of traditional government-sponsored lending programs to provide creative financing solutions for most any business's need.

Experienced Advisors

Our team has extensive government lending experience and will keep you well informed, guide you through the process and efficiently manage the paperwork.

Streamlined Loan Approvals

Our Preferred lender status with the Small Business Administration and our experience with the U.S. Department of Agriculture allows for quick and simple loan approvals, most of which can be accomplished in-house. You'll spend less time filling out paperwork and more time developing your business. The Bank of Northern Michigan is an approved lender of:

- Nationwide SBA Preferred Loans
- Nationwide SBA Express Loans
- Nationwide SBA Patriot Express Loans
- USDA Rural Business Loans

Qualifying Made Easy

The wide variety of programs available can satisfy the borrowing needs of most quality businesses. We'll work with you to determine your eligibility.

Numerous Financing Solutions

- SBA 7a Term Loans
- SBA 504 Term Loans
- SBA Express Term Loans and Lines of Credit
- SBA Patriot Express Loans and Lines of Credit
- SBA CAP Lines
- SBA Export Working Capital Loans
- USDA Rural Business Loans

Variety of Eligible Purposes

- Owner-occupied real estate acquisition, construction or improvement
- Business or professional practice acquisition or buyout
- Equipment purchases
- Business start-ups or expansions
- Inventory purchases
- Working capital lines of credit
- Refinance of existing business debts

Why choose The Bank of Northern Michigan?

• Local, full-service independent bank • Consultants experienced in government-sponsored lending • Reliable, genuine, personalized service • Customized solutions • Hands-on implementation support

FDIC

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