

FOCUS ON BANKING SERVICES

Phoenixville Federal Bank & Trust

Phoenixville Federal Bank & Trust is a financially strong, mutually owned community bank headquartered in Phoenixville, Pennsylvania, with branches throughout Chester and Montgomery Counties. For more than 100 years, we have been committed to serving the financial needs of the individuals, families, and businesses in the communities we call home.

We offer a comprehensive range of personal and business banking solutions, including checking and savings accounts, commercial and residential lending, wealth management, and trust services. As a community bank, we take the time to understand our customers and build relationships that last - while providing the personalized service, local decision-making, and financial expertise our customers deserve.

About Commercial Lending

Committed. Accomplished. Creative. Those three words define the Phoenixville Federal commercial lending team. With more than 100 years of combined experience, our team of seasoned lending professionals brings knowl-

edge, creativity, and a commitment to finding the right solution for every borrower.

We offer a full range of commercial financing options designed to support businesses throughout every stage of their journey - from start-up and expansion to growth, transition, and beyond. Our lending solutions include commercial real estate loans and mortgages, construction financing, lines of credit, new equipment financing, working capital, and other customized lending solutions.

At Phoenixville Federal, we believe that when local businesses succeed, our communities succeed. That's why we take a relationship-based approach to commercial lending, working closely with business owners to understand their goals, identify opportunities, and structure financing that fits their unique needs.

Whether you're launching a new business, expanding your operation, purchasing or renovating a property, investing in equipment, or simply looking for additional working capital, Phoenixville Federal Bank & Trust is here to help you move your business forward.

What do our customers say about us?

"We (Swedeworks Automotive, the Volvo, Audi & VW Service and Repair Specialists) chose to bank locally (with Phoenixville Federal) for the same reason our customers choose us. At larger institutions, you see a different face every visit. We wanted a bank where people knew our name, where no question was too small to ask, and where real support was always available. Stephanie McFarlane (Relationship Manager, Phoenixville Federal Bank & Trust) is always there for us to answer any questions we have." – Gretchen Bailey, General Manager, Swedeworks Automotive.

"Beyond providing dependable banking services, the Bank has played an important role in helping Good Samaritan Services grow our impact in the Phoenixville community through financing support for property acquisitions and generous sponsorships of events such as our annual Taste of Phoenixville fundraiser." – Nate Hoffer, CEO of Good Samaritan Services.

"Our relationship with Phoenixville Federal started at a time when we needed a friend in a bank, and Phoenixville Federal stepped up. As we've grown, they've been with us every step of the way, supporting our needs. We absolutely

could not have done the things we've done without the help and support of Phoenixville Federal." – John Mark Niehls, Head of School, Coventry Christian Schools

"We spent years with big-name banks, where you're just another account number. Moving to Phoenixville Federal Bank & Trust was an easy decision for us. They've truly been a partner of ours as our businesses have grown. Whether it's daily banking or lending needs, they're always there for us." – Jared Schoenly, Owner, Cabin Fever Auctions, and President, New Street Auto Service.

"From the first day I spoke with Jules DeLuzio, (Relationship Manager, Phoenixville Federal Bank & Trust) until the very day of settlement, he was always there to help. Throughout the entire process, Jules was there answering questions along the way. Phoenixville Federal gave me the support and attention I needed during this journey. That's what a community bank does." – Lou Gioia, Owner, Rita's Italian Ice & Frozen Custard, Phoenixville.



Small Business, *BIG* Dreams

We have the resources you need to start, reinvent, or re-energize your business today!

**Mortgages | Construction Loans
Business Loans / Lines of Credit**

Questions about your business lending needs?

Contact our Commercial Lending Team
610.933.2655 | CMLReferral@phoenixfed.com

PhoenixFed.com

 

Helping Your Business Bank on a Smile.®

Since 1873, business owners have counted on JBT to help them build, improve, acquire, and streamline. JBT's combination of personal service and easy-to-use Business Solutions are helping more people *Bank on a Smile*® every day.



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Riverfront Federal Credit Union

A Different Kind of Financial Partner for Berks County Small Businesses

Small businesses power Berks County's economy, yet too many entrepreneurs find themselves underserved by big banks that prioritize scale over relationships. Riverfront Federal Credit Union offers a different—and increasingly vital—approach: local, responsive, and genuinely invested in the success of small businesses.

Rooted in Berks County, Riverfront understands the realities local business owners face. Decisions are made here, by people who know the market and take time to understand more than just balance sheets. That relationship-first mindset proved critical during the COVID-19 pandemic, when Riverfront helped more than 75 small businesses secure fully forgiven PPP loans—keeping doors open and employees working.

Unlike traditional banks, Riverfront treats business members as long-term partners, not account numbers. Their team works closely with owners through expansion, transition, and uncertainty, offering flexible lending options—from operating lines and equipment financing to commercial real estate loans—struc-

tured around real cash-flow needs, not rigid formulas.

As a member-owned credit union, Riverfront reinvests locally, combining competitive rates, modern digital tools, and hands-on service without the bureaucracy. That same philosophy extends beyond banking, through meaningful community involvement and support for local nonprofits and causes.

In a crowded and often impersonal financial landscape, Riverfront Federal Credit Union stands out by staying true to what matters most: people, relationships, and community. For Berks County small businesses looking not just to manage money, but to grow with a trusted partner, Riverfront offers a smarter choice.

For additional information, please call 800.451.3477 and visit www.riverfrontfcu.org.





GROW
your business with
special financing of
4.5% APR*

At Riverfront Federal Credit Union, small businesses are more than just customers—they're partners.

Through local decision-making, flexible lending, and personalized support, Riverfront helps Berks County businesses turn opportunities into growth.

Call Kathleen Glass at 484-345-4115 to find out what our team can do for you.

Riverfront
BUSINESS SERVICES
800-451-3477 RiverfrontFCU.org

 LEARN MORE HERE

* APR = Annual Percentage Rate. For more info, visit riverfrontfcu.org/small-business-services/