



SMALL BUSINESSES ARE A BIG DEAL



CORNERSTONE BANK



BUSINESS ACQUISITION AND EXPANSION

“Having direct access to the decision makers at Cornerstone Bank has been crucial in allowing me to expand my business. Their customer service is outstanding - the difference in working with Cornerstone Bank and big banks is like night and day.”

– Mary Moore
Founder & CEO
The Cook's Warehouse



BIG MONEY FOR SMALL BUSINESSES

We know businesses are built on relationships – relationships with your customers, employees and the people, like us, who support your business.

As a Preferred Small Business Administration (SBA) Lender, we offer certain benefits not available with other types of loans. Why choose an SBA loan?

- Limited cash injection required
- Fully amortized terms as high as 25 Years
- Finance young start-up companies
- Inadequate Available Collateral
- Offer competitive low rates mirroring conventional credit

Cornerstone Bank SBA loans provide business owners the capital they need for any business expenses.

MAKING A DIFFERENCE FOR SMALL BUSINESSES

real estate | franchise lending | business
acquisition | equipment loans.

FRANCHISE LENDING

Cornerstone Bank's Small Business Capital Group has financed five of our Mellow Mushroom stores; we wouldn't work with anyone else. They are quick to respond, professional and knowledgeable about my business because Franchise Lending is one of their specialties."

– Michel Panos

Franchisee

Mellow Mushroom Pizza
Bakers



WHICH LOAN IS RIGHT FOR YOUR BUSINESS

Several SBA loan options are available to meet your unique needs.

SBA 7(a)

SBA 504

SBA Franchise

Use of Proceeds:

- Real Estate Purchase
- Construct Real Estate
- Furniture, Fixtures and Equipment
- Business Acquisitions
- Working Capital
- Renovations
- Leasehold Improvements
- Refinance
- Cash Out for Business Purpose

Cornerstone Bank provides loans to small businesses throughout Georgia, North Carolina, South Carolina, Florida, Alabama, Mississippi and Tennessee.

EQUIPMENT FINANCING

“When I needed capital to pay for upgrades for my school, Cornerstone Bank’s Small Business Capital Group came through for me. I was able to renovate my building, landscape and add new playground equipment, providing a state-of-the-art environment for our children. I can’t say enough good things about Cornerstone Bank.”

– Kim Coleman
Primrose School
of Cumming East



REAL ESTATE

"We had outgrown our previous building. Cornerstone Bank provided the SBA loan that allowed us to purchase land and build a beautiful new store. We couldn't be prouder of our new store or our relationship with Cornerstone Bank. They believed in us when no one else did."

– *Yvonne Ogbuefi*

CFO

Cayce Foods



WHEN SPEED IS CRITICAL. WE ARE IN YOUR CORNER.

Fast turnaround. Typical closing timeframes
average 30 days

Steven Filmer

VP/SBA Lender

P: 404-591-4299

F: 678-553-3551

C: 518-231-3247

E: sfilmer@cornerstonebankga.com



CORNERSTONE BANK

6344 Roswell Road, NE
Sandy Springs, GA 30328
404.601.1250



MEMBER
FDIC