



Commercial Banking

First Bank Chicago



Your Interest Is Our Priority

LARGE CORPORATE BANKING

The Large Corporate team participates in syndicated credits for Midwestern, Fortune 1000 size firms. In these broadly syndicated transactions, First Bank Chicago is typically a “credit only” provider, a compelling attribute for many of our Large Corporate clients. At First Bank Chicago, we understand many other financial institutions have cross sell goals and Large Corporate clients may have limited business and time to allocate among the bank group. It is often in the company’s best interests to have “credit only” providers, like First Bank Chicago.

As a privately held bank, less bureaucracy and local decision making allow for quick response times. Our smaller size allows us to be nimble and take an intelligent risk on a company’s behalf.

LOAN TYPES

- Acquisition
- Share Repurchase
- Recapitalization
- Refinancing
- General Corporate Purposes

MIDDLE MARKET BANKING

First Bank Chicago has built an experienced Middle Market Banking team with a reputation for high-speed execution and reliability. Our bankers take the time to understand your goals as well as the challenges you face running your business. Working with you and your advisors, we craft loan and treasury management packages that not only meet your current banking needs but anticipate your future needs as well.

Our Middle Market clients range from the area’s largest middle market corporations to sole proprietorships and professional partnerships. At First Bank Chicago, the Middle Market team readily takes on complex situations across a wide array of industry sectors.

LOAN TYPES

- Working Capital Lines
- Machinery & Equipment Financing
- Owner Occupied Real Estate
- Acquisition Financing

FOR MORE INFORMATION ON LARGE CORPORATE AND MIDDLE MARKET BANKING:

William K. McGowan

Chief Lending Officer,
Middle Market C&I

(847) 897-7536 | wmcgowan@firstbankchicago.com

BUSINESS BANKING

We have worked alongside our business clients, combining practicality with creativity for multiple generations of entrepreneurs and professionals. Our experienced bankers recognize that you have your own story and you have worked hard to be successful. We want to be there for you and take an active role in implementing your vision while staying focused on your long-term goals.

Whether you are a business owner, professional services, or a non-profit organization, First Bank Chicago offers an exceptional line of products and services that give you the ability to finance your business, reduce your borrowing costs and improve your cash flow.

LOAN TYPES

- Working Capital Lines
- Machinery & Equipment Financing
- Owner Occupied Commercial Real Estate
- SBA Lending
- Letters of Credit

COLLATERAL

- Secured
 - Accounts Receivable
 - Inventory
 - Equipment/Machinery
 - Owner Occupied Commercial Real Estate

FOR MORE INFORMATION ON BUSINESS BANKING:

Courtney Olson

Senior Vice President
Business Banking

(847) 897-7630 | colson@firstbankchicago.com

COMMERCIAL REAL ESTATE

As a privately owned local bank, First Bank Chicago has remained a consistent and steady financial partner through good and bad economies. Our seasoned bankers have been empowered with the authority and flexibility to approve and fund loans quickly. The added benefit of working with an experienced banker, from application to closing, translates to in-house decision making without bureaucracy and red tape.

Whether you are building, buying or refinancing your commercial properties, we can assist you with competitively priced, fixed or variable rate loans.

LOAN TYPES

- Acquisition Loans
- Refinancing
- Construction Loans
- Rehab Loans
- SBA Lending

PROPERTY TYPES

- Multi Family
- Mixed Use Buildings
- Residential Investment Properties
- Industrial Buildings
- Office Buildings
- Retail Centers

FOR MORE INFORMATION ON COMMERCIAL REAL ESTATE:

John Berghorst

Chief Lending Officer
Commercial Real Estate

(847) 897-7560 | jberghorst@firstbankchicago.com

TREASURY MANAGEMENT SOLUTIONS

We provide a full suite of treasury management solutions to optimize your working capital.

ACCOUNTS RECEIVABLE

- ACH Origination
 - Commercial Mobile Capture
 - Lockbox Services
 - Merchant Services*
 - Remote Deposit Capture
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ACCOUNTS PAYABLE

- Account Reconciliation
 - ACH Payments
 - ACH Positive Pay
 - Check Payee Positive Pay
 - Commercial Cards**
 - Stop Payments
 - Tax Payments
 - Wire Transfers
(USD and Foreign Currency)
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REPORTING & INVESTMENT SERVICES

- Commercial Online Banking
- Current and Prior Day Reporting
- eStatements
- Real Time Account Access
- Secure Single Sign-On
- Wire Notifications

*Provided by a Third Party.

**Provided by a Third Party and subject to Credit approval.

FOR MORE INFORMATION ON TREASURY MANAGEMENT SOLUTIONS:

Lesley Prestegaard
Senior Vice President
Managing Director, Treasury Management
(847) 897-7535 | lprestegaard@firstbankchicago.com

LETTER *from the* CHIEF EXECUTIVE OFFICER

First Bank Chicago is one of the top five privately held banks in Chicago. Due to decades of strong growth and consistent family ownership for over forty years, we are recognized as a full-service bank with a variety of banking solutions for commercial, non-profit and consumer clients throughout Chicagoland.

Our Commerical Banking team readily takes on complex situations across a wide range of industry sectors. Our bankers take the time to understand your goals as well as the unique challenges you face running your business. Our experienced team of bankers are empowered to make decisions and quickly execute a plan that not only works to meet your current banking needs but anticipates future needs in your business cycle.

As a steady and reliable financial partner, your interest is our priority. We look forward to demonstrating how our collective experience and outstanding five-star service is the difference at First Bank Chicago.

With friendly regards,

A handwritten signature in black ink, appearing to read "Eric C. Ephraim". The signature is fluid and cursive, with a long horizontal stroke at the end.

Eric Ephraim
Chief Executive Officer & President