

Welcome to Your Veterinary Lending E-Newsletter!

How did First Financial Bank get started in veterinary lending?

First Financial Bank (FFB) has a long history of originating Small Business Administration (SBA) loans. In 2017, we saw the need to help community veterinarians by providing them with financing through SBA loans. Our expertise with SBA lending helps us get owners the financing they need to successfully operate their business.

What sets us apart from other lenders?

- There are so many ways we are pleased to help, and we pride ourselves on:
- Offering quick approvals and being a Preferred SBA Lender, averaging about 60 days to close loans
- Being big enough to serve you, but small enough to care
- Always involving our loan officers throughout the process, as your go-to contact
- Being flexible in structuring the loan to make it work best for you
- Having a veterinarian on staff
- Being a \$900M+ bank and national lender with 80+ years of experience
- Making sure our customers keep coming back for loans and referring us to their friends

Why we do what we do:

We are happy to help new veterinarians realize their dream of owning their own business, even though they may have a significant amount of student loan debt. It's something we are proud to do!

Often, the seller is able to owner finance some of the purchase price, and that helps supplement the lack of a down payment from the buyer. FFB is there to help you every step of the way with financing and financial solutions.

We look forward to making your goals a reality and getting to know you!

Who are we?

Since 1934, First Financial Bank (FFB) has been committed to upholding our community-oriented mission - to be the leading provider of financial services in our markets and dedicated to growth by consistently exceeding the expectations of our customers while treating our employees fairly and respectfully.

Veterinary professionals are dedicated to keeping their patients healthy, and we're dedicated to keeping your veterinary practice financially strong with expert advice and lending for acquisitions, start-ups, and refinancing. As one of the nation's leading small business lenders, we're here with the resources and veterinary-specific expertise you need to help you reach your business goals.

Our commitment to customer service, our financial strength, and our banking professionals make choosing First Financial Bank a sound business decision. We are dedicated to providing the very best financial services so that we stay ahead of the competition.