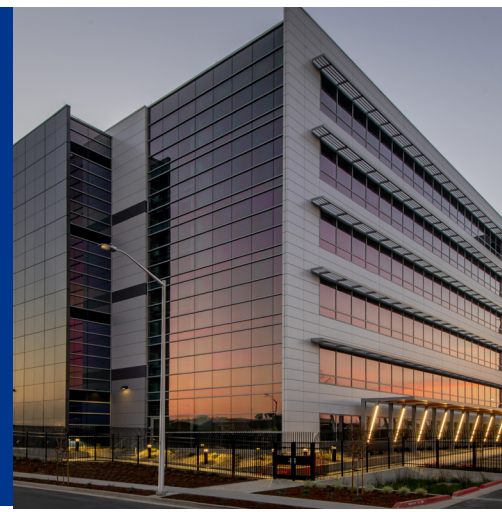




COMMERCIAL REAL ESTATE

Make your next move without tying up working capital



Take advantage of promotional financing to purchase, expand or improve your place of business.

Owning the property where you operate can help you build equity, gain greater control over your space and create long-term value for your business. With promotional financing from First Citizens, you can invest in owner-occupied commercial real estate while preserving capital for day-to-day operations and future growth.

Choose from two limited-time offers to find a loan structure that fits your needs.

Term / Amortization	Option 1	Option 2
5-year term / 15-year amortization	5.65% + standard loan fee*	5.80% + no loan fee
5-year term / 20-year amortization	5.70% + standard loan fee*	5.85% + no loan fee
5-year term / 25-year amortization	5.75% + standard loan fee*	5.90% + no loan fee

More terms and programs to explore

- Finance up to 85% of the property value for office, warehouse and professional buildings.
- Talk to your banker about other financing options that may fit your needs.

Ready to learn more?

Visit your local First Citizens branch or call 1-888-FC DIRECT (1-888-323-4732).

Stacy Campbell, Business Banker II , VP

540-662-5192 | stacy.campbell@firstcitizens.com

[firstcitizens.com](https://www.firstcitizens.com)

*Standard fee of 1% based on total loan amount. Please see important information in the loan documents concerning other associated fees such as prepayment penalties, closing costs, appraisals, and legal fees. Loan rates are effective as of 10/01/2026 through 1/31/2027 Actual APR may be impacted by fees, rates, and terms. Amortization is the process of gradually paying off a debt (like a loan or mortgage) over time through regular, fixed payments, where each payment covers both interest and a portion of the principal. Please visit www.firstcitizens.com for more information on Commercial Real Estate financing.

© 2026 First-Citizens Bank & Trust Company. All rights reserved. Subject to credit approval. 34730926