



improve & transform

You worked hard to get your business up and running and your storefront should reflect all your efforts. Now it can. RBT has partnered with the City of Fitchburg to offer small business owners a loan to help you cover the cost of a new awning and/or sign.

As part of the ongoing efforts to revitalize Fitchburg, the City is providing up to \$10,000 in assistance to eligible businesses to replace defunct, faded, and out-of-date signage with new quality signage. Applicants must provide a 30% match, and this is where Rollstone comes in. With our new Sign Up loan program, you can borrow your 30% match from us. This will allow you to direct your funds towards other projects and expenses to keep your business growing.

LOAN DETAILS

- **No collateral required** - This allows for faster loan approval and can be especially helpful if you do not have assets to pledge.
- **5 year maximum term** - A term up to 5 years allows you to manage your cash flow and keep monthly payments reasonable.
- **No prepayment penalty** - You may make extra payments or pay down your principal balance at any time.
- **Fixed rate** - A fixed rate with a set payment amount will help you budget and plan so your finances remain stable.

BORROWER RESPONSIBILITIES

- Submit an application to the City of Fitchburg Community Development & Planning Department. The loan is contingent on the City's approval of your application.
- Costs will be paid upfront by business owner. Owner will be reimbursed.*
- Provide RBT with financial documents. They may include tax returns, a business plan, and/or a personal financial statement.
- If you are not the owner of the building, we will need a copy of your lease.
- A minimum credit score of 680 is required.

Fitchburg's Façade Improvement program provides you with an opportunity to upgrade your building's exterior, which will attract customers, enhance your property value, and strengthen the city's economy. Together, we can all have a positive impact on our community.

Contact Mike Bovenzi, RBT's Senior VP of Commercial Lending, at 978.353.2810 to get started.

*Financing of 100% of the cost is available contingent on reimbursement from the grant program.



Rev 8.24