



#### **JAY BECK**

COMMERCIAL LOAN OFFICER jbeck@FAMEmaine.com 207-620-3553

#### **KIM GETCHELL**

COMMERCIAL LOAN OFFICER kgetchell@FAMEmaine.com 207-620-3507

#### **KAREN KUNESH**

WORKOUT OFFICER kkunesh@FAMEmaine.com 207-620-3532

#### **MATT LINDQUIST**

COMMERCIAL LOAN OFFICER mlindquist@FAMEmaine.com 207-620-3527

#### **JENNIFER CUMMINGS**

DIRECTOR OF BUSINESS jcummings@FAMEmaine.com 207-620-3531

### **CONTACT US**

## FAMEmaine.com

Finance Authority of Maine (FAME) PO Box 949, Augusta, ME 04332-0949

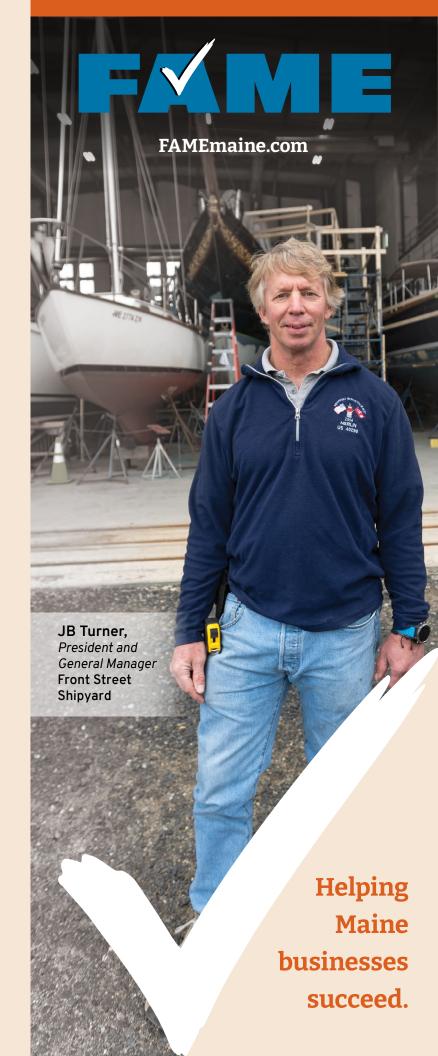
1-800-228-3734 TTY: 207-626-2717

Business@FAMEmaine.com



Works for ME

The Finance Authority of Maine does not discriminate in the administration of any of its programs or in its employment practices on the basis of race, color, national origin, age, gender, religion, physical or mental disability, political affiliation, marital status or sexual orientation. FAME is an equal opportunity employer, provider and lender.





FAME is willing to invest at greater risk to help Maine businesses create and retain quality jobs for Maine people. FAME provides access to capital for Maine financial institutions and businesses. We support Maine businesses as they start up, operate and expand to compete more effectively in the global marketplace.

### **Business Loans**

### **For Maine Businesses**

When loans through traditional financial institutions do not solve a business's financing needs, FAME's business loan programs may be the answer. FAME helps businesses navigate alternative financing options or supplement existing financing for startup, operational or expansion capital to grow and succeed.

**FAME DIRECT LOAN – MAINE'S ALTERNATIVE BUSINESS LOAN** provides access to capital for start-ups and existing businesses for most business purposes.

**AGRICULTURAL MARKETING LOAN FUND** provides agricultural businesses with funding to improve products and connect with consumers.

**DAIRY IMPROVEMENT FUND** provides agricultural businesses with funding to improve products and connect with consumers.

#### **NUTRIENT MANAGEMENT LOAN PROGRAM** provides

financing to agricultural businesses for projects that protect the environment.

## POTATO MARKETING IMPROVEMENT FUND provides

Maine potato growers with funding to make their product competitive in a larger marketplace.

## MAINE RURAL DEVELOPMENT AUTHORITY provides

financing to revitalize communities by transforming abandoned and underutilized commercial spaces.

# **COMPLIANCE ASSISTANCE LOAN PROGRAM** provides financing for removing or replacing fuel tanks and related

financing for removing or replacing fuel tanks and related equipment.

### REGIONAL ECONOMIC DEVELOPMENT REVOLVING

**LOAN PROGRAM** provides loans through Maine's regional economic development agencies for the purpose of creating or retaining jobs.

## Commercial Loan Insurance

### For Financial Institutions

FAME's Commercial Loan Insurance Program reduces risk to financial institutions by insuring a percentage of the institution's loan to its borrower, allowing the lender to make a loan that it might not otherwise approve.

This program can be used to insure a financial institution's loan up to 90% (up to 100% is available for loans to veterans). FAME also provides an online application process that allows a lender to receive an automated decision in seconds after entering a limited amount of data.

### **Bonds**

FAME has bond financing programs for specific purposes through which larger, creditworthy companies may gain access to financing in the taxable and tax-exempt bond markets through FAME or municipalities, including:

- Municipal Securities Approval Program
- Revenue Obligations Securities Program

# **Equity Capital**

FAME supports small businesses that are attempting to access equity for early stages of development, commercialization, growth, or expansion, through the Maine Seed Capital Tax Credit Program.

The Maine New Markets Capital Investment

Program attracts investment capital to low-income communities by allowing investors to receive a state tax credit on equity investments they make in Community Development Entities that provide financing to businesses in such communities.

