STARTING OR GROWING A BUSINESS?

At Alternatives, we specialize in small businesses. If you've got a great idea for a business but don't know how to develop it, or would like to expand your existing business, come to us for:

- **Education**
  Our Business CENTS program will assist you in developing your idea, and educating you on everything from billing to logistics to marketing.
- **Loans**
  Once your idea is on solid ground, we'll work with you to find the best loan for your business goals, whether it's a commercial mortgage, an equipment loan, or a revolving Line of Credit.
- **Products & Services**
  We provide merchant credit card services, Treasury tax depository, convenience boxes for easy deposit drop-offs, online banking and much more!

Women & Minority Business Loans

Thanks to funding from the Empire State Development Agency, Alternatives can now offer a subsidized loan for women and minority-owned businesses. This loan will assist women and minority borrowers who have a minimum of one year in business and are looking for assistance with continued growth and expansion. The current APR for this loan is 6.00.

News Shorts from
Alternatives
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