

How NewtekOne Helped a Credit Union Client Secure Growth Financing

The owner of a successful pizzeria and pub needed a \$1.2 million loan to open a second location and refinance high-interest short-term debt. Seeking guidance, they turned to their trusted credit union, where they had built a strong financial relationship over the years. While the credit union was committed to supporting its business members, it needed a specialized lending partner to structure the right financing solution.

That's where NewtekOne, a leader in business financing solutions, played a pivotal role. Through its expertise and industry-leading technology, NewtekOne partnered with the credit union to deliver a seamless financing experience. Brian Buchanan, Regional Vice President at NewtekOne, worked closely with both the credit union and the business owner to ensure the right solution was in place.

THE OPPORTUNITY:

Business Expansion with Improved Cash Flow

The pizzeria had grown into a beloved community staple, and its owner saw an opportunity to expand by opening a second location. However, they were also managing a high-interest short-term loan that was straining cash flow, leaving little flexibility for reinvestment.

To move forward, they needed a financing solution that could address both needs: provide the capital to open the new location while restructuring existing debt into a more manageable, long-term structure. Their credit union recognized the need for a strategic partner and turned to NewtekOne.

THE SOLUTION:

Expertise and Partnership in Action

NewtekOne's deep expertise in business lending made all the difference. By leveraging its advanced lending platform, NewtekOne structured a \$1.2 million financing package tailored to meet the business owner's needs. The solution provided capital for expansion while refinancing existing debt into a sustainable repayment plan.

Brian Buchanan, Regional Vice President at NewtekOne, worked hand-in-hand with the credit union and the business owner, serving as the driving force behind the seamless loan process. His efforts in facilitating clear communication, aligning expectations, and ensuring full transparency were essential in securing the loan. Brian's leadership exemplified the values of NewtekOne—delivering customized solutions and a smooth, efficient experience for all parties involved.



Brian Buchanan
Regional Vice President,
NewtekOne

BRIAN BUCHANAN'S PERSPECTIVE:

Empowering Credit Unions with NewtekOne

"Helping credit unions support their business members is what we do best at NewtekOne," Brian Buchanan explained. "Our technology, expertise, and financing solutions ensure that credit unions can offer the best possible service to their members without taking on additional risk. In this case, we worked hand in hand with the credit union to deliver a customized financing package that met the client's exact needs."

By working with NewtekOne, the credit union retained a valued business member, strengthened its lending capabilities, and reinforced its role as a trusted financial partner.

For more information on flexible lending solutions for your credit union, please contact:

Ken Lowy | Director, Sales and Strategic Alliances | (212) 356-9548 | KLowy@NewtekOne.com



A Transparent, Seamless Loan Process

The business owner benefited from NewtekOne's efficient and transparent loan process, driven by our patented NewTracker system. Built from the ground up by NewtekOne, NewTracker provides real-time access to every step of the loan approval process, ensuring clear and constant communication between the credit union, NewtekOne, and the business owner. This innovative tool streamlined the entire process, eliminating delays and obstacles, and enabling us to deliver a seamless experience.

"In just a few weeks, we were able to finalize the financing and provide the business owner with the capital they needed," Brian explained. "NewTracker played a crucial role in keeping the process smooth and efficient, giving us the ability to deliver the fast, responsive service that business owners expect from NewtekOne."

The Results: Growth, Stability, and Community Impact

With the \$1.2 million loan secured, the pizzeria and pub is now preparing for the grand opening of its second location. By refinancing its existing debt, the business has significantly improved cash flow, allowing the owner to reinvest in operations, hire additional staff, and focus on future growth.

The credit union not only retained a loyal member but also demonstrated its ability to support complex business financing needs through its partnership with NewtekOne.

Why NewtekOne Is a Game-Changer for Credit Unions

This case study highlights how NewtekOne empowers credit unions to offer customized, competitive financing solutions while preserving the trusted relationships they have with their members.

NewtekOne helps credit unions:



Deliver tailored business lending solutions without assuming unnecessary risk.



Offer real-time loan tracking through the NewTracker system.



Provide a seamless, transparent lending process that enhances member satisfaction.

By partnering with NewtekOne, credit unions can strengthen member relationships, grow deposits, and compete more effectively with larger financial institutions—all while keeping their focus on community and service.

NewtekOne, Inc., is a financial holding company, which along with its bank and non-bank subsidiaries provides a wide range of business and financial solutions under the Newtek® brand to business owners. Loans are issued by Newtek Bank, National Association, Member FDIC, and a NewtekOne, Inc. non-bank subsidiary.

For more information on how NewtekOne can help your credit union expand its business lending capabilities, please [click here](#) to visit our website.

To discuss how NewtekOne can assist your credit union directly, feel free to reach out to:

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