

Local Commercial Lending

Looking to grow a business? Considering making a real estate purchase? Sanibel Captiva Community Bank can help you reach these goals by being your local financial partner.

We focus on making the **right** loan for you and your business. Since we're locally owned and operated, all of our loan decisions are made right here. As Southwest Florida's largest community bank and a locally grown business, we're uniquely positioned to help our fellow businesses thrive and prosper.



Customer-focused and relationship-driven



In-house credit underwriting



Deal directly with the decision-maker



Nonconventional lending options - we think outside the box!



Kyle DeCicco
Senior Vice President and
Senior Loan Officer
239-274-6225
kdecicco@sancapbank.com
NMLS #1096738



Let us help you reach your financial business goals. Contact Kyle today to get started.



www.SanCapBank.com



NMLS #411904

We close loans

We work with local businesses every year as their local financial partner. Here are some of the ways we've fulfilled their lending needs.

- Refinance of owner-occupied commercial real estate property with cash-out for working capital
- Purchase funds and refinance for investment CRE from \$250K to over \$6M
- Working capital lines of credit for local law firms and title companies
- Homeowners associations (HOAs) – golf courses, clubhouses, special projects – both big and small
- Machinery and equipment financing
- High-end spec home construction
- Construction and completion of retail strip centers
- Multifamily – refinance, purchase money (including 1031 exchanges) and construction
- Land loans for construction or future development
- Local breweries – real estate lending, construction and equipment financing
- Local restaurants – purchase and refinance
- Lending to nonprofits
- Accounts receivable lines of credit
- Warehouse development



Sanibel Captiva Community Bank came highly recommended and did not disappoint. We came to them with financing needs on a new property for our business. They were very quick to assist us in gathering the documentation necessary to get the financing in place very quickly. Their team worked well together to make sure all aspects of the process were covered, and even provided some insight and recommendations in certain areas to ensure we were getting the financing that best fit our needs. Thank you, SanCap Bank, for helping our business grow and we look forward to working with you in the future!

– Adam Davis
The Davis Group Tax & Advisory Services, P.A.
Certified Public Accountants



As a locally owned business, it is important to us to bank locally and reinvest in our community. All business transactions are more efficient and less complicated with Sanibel Captiva Community Bank than with a big bank. Their employees are people we know and they go above and beyond when it comes to service. For these reasons, we choose SanCap Bank. We highly recommend them to other businesses looking to partner with a true community bank.

– Sabrina Lundbohm
Boat Master Trailers



When we needed financial assistance five years ago for our business, we went directly to Sanibel Captiva Community Bank. Since they're a locally owned and operated bank, securing financing was much smoother than with a conventional national bank. We secured financing to help us grow our business in Fort Myers and throughout Southwest Florida. We highly recommend Sanibel Captiva Community Bank to other businesses looking to partner with a true community bank that looks at you as a friend.

– Kris Bowe, President
Blue Water Construction of SW Florida



SanCap Bank has assembled a team of professionals that not only offer a personalized touch, but are members of the community who care about the success of every aspect of our community. When your banker greets you at the door when dropping a deposit in the night drop and offers to take it, asks if I need a change order 20 minutes before the bank opens, or offers to bring the change to my business –that's service. Craig Albert and his team have never failed to amaze me with their commitment to helping customers achieve their goals. I applaud them all for their consistent performance and look forward to a lifelong relationship with Sanibel Captiva Community Bank.

– Michael Billheimer
Lighthouse Cafe of Sanibel

8 convenient Southwest Florida locations

Main Office
2475 Library Way
Sanibel, Florida 33957
239-472-6100

Downtown Branch
1533 Hendry Street, Ste. 100
Fort Myers, Florida 33901
239-274-6205

College Parkway Branch
7500 College Parkway
Fort Myers, Florida 33907
239-274-6200

Winkler Branch
7040 Winkler Road
Fort Myers, Florida 33919
239-274-7400

Coming Soon
Bridge Branch
9311 College Parkway
Fort Myers, Florida 33919

Periwinkle Branch
1037 Periwinkle Way
Sanibel, Florida 33957
239-472-6150

McGregor Branch
15975 McGregor Blvd.
Fort Myers, Florida 33908
239-210-7100

Gateway Branch
11691 Gateway Blvd., Ste. 100
Fort Myers, Florida 33913
239-274-6210