



## JEFF SHEFFLER

VP – Commercial Lending

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Jeff is a Commercial Loan Officer with BLC Community Bank. With 20 years' experience, he specializes in SBA Loans, Lines of Credit, Equipment Loans, Real Estate Loans, and Investment Real Estate Loans. He enjoys meeting business owners, getting to know their histories, and hearing each business owner's unique story.

In the getting-to-know-you process, Jeff begins to uncover clients' banking services needs. Presenting them with a solution that eliminates the pain point, whether it be new equipment financing, and building expansion, or an increase to their operating capital availability is very gratifying!



### Jeff's advice for new clients is:

*"Work with a lender that you know and trust, someone who has your best interests in mind. Lending relationships always contain some give-and-take by both parties, so be willing to fully engage in the process. Lending proposals are rarely take-it-or-leave-it; more likely your lender will present one, two, or three options that achieve the same result. Be prepared to make the loan request by having your most current financials available to give to the lender. And finally, if you don't understand something the lender is saying, ask for clarification so that you have comfort and confidence in the terms that you may be agreeing to."*

A longtime resident of Appleton, WI, Jeff holds a Bachelor's degree in Business Administration from Central College.

In his free time, Jeff enjoys spending time at his family's lake property boating, paddle-boarding, and making S'mores with his wife and their two children. Additionally, in the warm weather months, you may find him exploring Wisconsin's great "back roads" while on his Harley Davidson.

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