



First Financial Bank is one of the nation's leading small business lenders - originating almost \$200M in pharmacy loans over the last few years. Our lending team has over 75 years of pharmacy experience and includes current and past pharmacy owners. We have the industry-specific expertise and knowledge to help you finance your pharmacy.

We are a preferred Small Business Administration (SBA) lender offering financing solutions to help practicing pharmacists meet a wide range of business needs:

- Acquisition
- Equipment financing
- Expansion & remodeling
- Business refinancing
- Start-up loans

We offer a wide range of flexible terms tailored to your unique situation. Whether you are buying, selling or refinancing, we'll work with you, one-on-one, every step of the way.

Our customer service, financial strength, and expertise in working with independent pharmacies nationwide make choosing First Financial Bank a sound business decision!



# WE SPEAK PHARMACY AND KNOW FINANCING.

**Contact Our Pharmacy Loan Advisors Today:**



**Amer Khamis - Loan Officer**

Phone: 425 971 6889

Email: [akhamis@ffb1.com](mailto:akhamis@ffb1.com)

West Region:

WA, OR, CA, NV, ID, MT, WY,  
UT, AZ, ND, SD, AK, HI



**Bo Garmon - Loan Officer**

Phone: 479-856-3001

Email: [bgarmon@ffb1.com](mailto:bgarmon@ffb1.com)

Central Region:

MN, MI, WI, IA, NE, CO, NM,  
TX, OK, KS, MO, AR, IL, IN,  
OH, KY, PA, NY, VT, NH, ME,  
RI, CT, NJ, DE, MA



**Drew Hegi - Loan Officer**

Phone: 601-594-6237

Email: [dhegi@ffb1.com](mailto:dhegi@ffb1.com)

East Region:

LA, MS, TN, AL, GA, FL,  
SC, NC, VA, WV, MD



**Larry Alexander**

Managing Director

Phone: 832-244-9656

Email: [lalexander@ffb1.com](mailto:lalexander@ffb1.com)



**Bob Graul R.Ph, MBA**

Business Development

Phone: 870-866-6686

Email: [bgraul@ffb1.com](mailto:bgraul@ffb1.com)



First Financial Bank - Professional Services Division