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**ALASKA
BUSINESS BANKING
EXPERT**



CHARLIE WEIMER NMLS# 690158
SENIOR VICE PRESIDENT
BRANCH LENDING ADMINISTRATOR
SOLDOTNA BRANCH



Dr. Jerry Hu opened his new south Anchorage office in late 2016. Hu sees patients there and in his office in his hometown of Soldotna.

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we took the opportunity to build a future.”

Hu’s parents opened Soldotna’s Golden International restaurant in 1981. Today, Hu’s wife Sharon runs the business but still receives help from her mostly-retired in-laws.

Growing up in the Soldotna community, Hu found it easy to express himself and his passions through the arts. He participated in band and drama, which helped him grow comfortable in front of a crowd. But it wasn’t until a junior-high class took a field trip to a local dentist that Hu became hooked on his future profession.

“It was a career day sort of thing,” Hu said. “When the doctor told me dentistry has a little bit of everything, it’s architecture, it’s art, it’s science, I knew it was the field for me.

“Throw in helping to improve people’s lives and it only made more sense.”

Well studied, well educated

Hu’s healthy appetite for dentistry served him well as a student before and after he graduated high school in 1991. He earned numerous local, state and national scholarships on the way to being admitted to the University of Michigan’s prestigious dual-degree dental program known as the “Preferred Admissions Program.” The school’s dental program is considered by many as the best in the world.

By the time Hu turned 24, he earned his bachelor’s and doctorate. He returned to Alaska in 1998 and took over a well-known Soldotna practice. Since then, his well-crafted work in dental sleep medicine, cosmetic dentistry and dental implants has resulted in credentialed memberships in many national and international dental academies and societies. In May 2017, he obtained his second board certification as a Diplomate with the American Sleep and Breathing Academy thus strengthening his expertise. He’s also spoken at national and international conferences.

“Doing so always takes me back to those days in drama class and performing in the band,” Hu said. “I’m so appreciative of everything my Alaska teachers taught me.”

“That kind of trust is hard to find”

Hu and his team redesigned his Soldotna practice in 2002 using the same feng shui principles reflecting nature, peace and tranquility he used when building the Anchorage practice.

“Whether in the waiting room or the dental chairs, we always want our patients to be comfortable,” he said.

Comfort lends itself to Hu and his working relationship with Weimer and First National. The bank helped Hu work with the Small Business Administration to find the exact kind of financing he desired in building the Anchorage practice.

“Charlie and the bank have always stuck by my side,” Hu said. “The team of bankers has acted as a sounding board for business decisions.

“That kind of trust is hard to find.”

In the short term, Hu expects to continue commuting between Soldotna and Anchorage, depending on the needs of his patients. He hopes to teach someday, maybe as an adjunct professor at the University of Alaska Anchorage.

No matter what the future holds, Hu’s smile and his successful relationship with First National aren’t going anywhere.

“My career has created opportunities for me to visit different parts of the world, but I’m always happiest when I fly back home to Alaska,” he said. “To be here, doing what I love with a fantastic bank like First National looking out for me is truly gratifying.”

Learn more about Hu Family Dentistry at smilesalaska.com.



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BUSINESS Advantage

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Grow and Prosper

MAKING SMILES NORTHERN LIGHTS BRIGHT

Hu Family Dentistry builds advanced dentistry facilities with help from First National Bank Alaska

Dr. Jerry Hu’s professional life revolves around healthy smiles. So it is little wonder Hu’s smile shines brightly when discussing his love for dentistry and his home state of Alaska.

“Practicing dentistry while raising my family in Alaska is very important to me,” Hu said. “I constantly remind myself of my roots here and the unique sense of community that exists.

“I’ve remained motivated by all the Alaskans who have told me what I’m doing matters.”

Hu grew up in Soldotna. Today, he practices in a high-tech facility there and in a new office in south Anchorage which opened less than a year ago. The state-of-the-art offices feature sophisticated Henry Schein equipment and a comforting feng shui design.

“Vibrant, clean, modern,” Hu said. “We made sure to design the clinic to be welcoming and easy to move around in.”

Hu’s long-time relationship with First National Bank Alaska, Senior Vice President Charlie Weimer and the bankers at the Soldotna Branch helped him make the necessary moves to grow and prosper.

“Charlie and First National have been instrumental in what we’ve accomplished,” Hu said. “We built a rapport early on and Charlie has really believed in me.”

“The opportunity to do anything”

Born in Taiwan, Hu’s family immigrated to the United States when he was a preschooler. After first living in California, the Hus made their way to Alaska and the Kenai Peninsula.

“My parents wanted my brother and me to have a chance at the American dream, the opportunity to do anything,” Hu said. “They worked in the restaurant business and when the chance came for us to come to Alaska,

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Dr. Jerry Hu, Owner
Hu Family Dentistry,
Soldotna and Anchorage, Alaska



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We Believe in Alaska

TRUST FIRST NATIONAL'S BANKING EXPERTS TO KNOW YOUR FINANCING OPTIONS

When Dr. Jerry Hu started thinking about designing and building his new practice in south Anchorage, the Soldotna-based dentist didn't hesitate. He insisted on discussing his financing options with First National Bank Alaska Senior Vice President Charlie Weimer.

"Charlie knows my personality so well because he's known me so long," Hu said. "I've never been a big fan of carrying interest on a loan if it wasn't necessary. If I had choices, I knew Charlie and First National would spell them out for me."

Weimer described to Hu the Small Business Administration's (SBA) 504 loan program. It is designed to provide financing for the purchase of fixed assets, which usually means real estate, buildings or machinery, at below-market rates.

The 504 program consists of three parts. The business owner contributes a minimum of 10 percent with a traditional lender like First National providing 50 percent. A certified development company (CDC), in this case Evergreen Business Capital, finances the remaining costs.

The program allows the business owner to retain more working capital to grow the business.

"I still like to joke with Charlie about there being a lot more paperwork to fill out than I expected," Hu said. "But the long-term benefits proved to be quite awesome."

When it's time to expand your business, start by breaking down your business plan with a First National banking expert. You'll learn about loan options available to help your company grow. Some examples include:

- **Electronic Health Records (EHR) financing** – Custom options help healthcare providers convert from paper to digital health records.
- **Equipment and vehicle loans** – Keep your competitive edge with an equipment loan to purchase computers, vehicles, heavy equipment or other machinery. Repayment terms are dependent upon type and age of collateral.
- **Inventory financing** – Whether you need inventory for growth or must meet seasonal demands, this loan will help you keep plenty of stock on hand. Inventory financing is also convenient for businesses in remote locations. Pay off the loan through the sale of financed goods. Collateral is usually the inventory financed, though additional collateral may be required.
- **Letters of credit** – Documentary and stand-by letters of credit are arrangements often used by import/export business, contractors and travel agencies to serve as assurance of payment. Documentary letters of credit are usually for fewer than six months. A stand-by letter of credit may be renewed annually.
- **Revolving line of credit** – Meet working capital needs or bonding requirements without having to go through the application process each time with a revolving line of credit. Collateral and repayment terms are established on an annual basis and tailored to your needs.

For more information about business loan options, visit FNBAlaska.com/BusinessGrowth or contact First National at **777-4362/1-800-856-4FNB** from communities outside Anchorage.

"Charlie knows my personality so well because he's known me so long," Hu said. "I've never been a big fan of carrying interest on a loan if it wasn't necessary. If I had choices, I knew Charlie and First National would spell them out for me."

Dr. Jerry Hu, Owner, Hu Family Dentistry, Soldotna and Anchorage, Alaska



Enjoy greater convenience and secure account access with Business Online Banking.

Call a Cash Management expert at **907-777-4685** for more information.

Alaska BUSINESS banking expert

Charlie Weimer

SENIOR VICE PRESIDENT/ BRANCH LENDING ADMINISTRATOR/SOLDOTNA



Amanda Griffin has worked at First National Bank Alaska's Soldotna Branch under the leadership of Senior Vice President Charlie Weimer for more than 16 years.

"Talk about setting a good example for everyone," said Griffin, Soldotna Branch's Lending Associate. "If you want to always do things correctly and be the best possible banker, Charlie is the one to learn from day in, day out."

On the job for more than 30 years, Weimer works with bank leaders in Fairbanks and the Mat-Su Valley, as well as those in Kenai, Kodiak, Valdez, Glennallen, Bethel and Southeast Alaska. But he's clearly rooted deep in Soldotna.

"Charlie is forever doing something, whether it's directly for one of our customers or the region," said Griffin, Lending Associate. "He gives a lot of his professional and personal time to make our community a better place to live."

Take Weimer's years-old relationship with Dr. Jerry Hu.

Weimer watched Hu grow up working in Hu's family-owned restaurant and going to school at Soldotna High. The well-respected dentist earned, as Weimer puts it, "every scholarship imaginable" before heading to college at the University of Michigan.

"I take so much pride in Jerry, him being a local Soldotna boy who went away for school then came back to practice his trade," Weimer said. "I wish more would do the same."

Griffin said Weimer is the kind of banker who will see a customer like Hu working on his lawn at home and immediately stop by to see what's new.

"We all like to think we're super busy," Griffin said. "But Charlie finds a way to be there for his customers, coworkers, friends and family."

Weimer played an integral role in Hu's financing of his first dental practice when the doctor returned home in the latter part of the 1990s.

"A different institution made it kind of difficult for Jerry and made him jump through a number of hoops," Weimer said. "Long story short, we made things easier for him to do his banking with us."

Hu's new clinic in south Anchorage came about through a partnership between First National, Evergreen Business Capital and the Small Business Administration via the SBA 504 program. The program offers 10-percent down, low-rate, long-term financing for real estate or equipment purchases.

"First National can do a lot of great things for people with all the different options at our disposal," Weimer said. "I'm thrilled to have played a small role in helping Jerry and Alaskans just like him."

Contact Weimer today at CWeimer@FNBAlaska.com or **907-260-6020**. The Soldotna Branch can be reached at **907-260-6000**.



Amanda Griffin

Branch locations

Anchorage/Eagle River
777-4FNB (4362)
Other areas
1-800-856-4FNB (4362)

ANCHORAGE BRANCHES

Dimond Branch
Eastchester Branch
Main Branch
Muldoon Branch
North Star Branch
Northern Lights Branch
Parkway Branch
South Center Branch
U-Med Branch

BETHEL

Kuskokwim Branch **543-7650**

CORDOVA

Cordova Branch **424-6700**

EAGLE RIVER

Eagle River Branch **689-5200**

FAIRBANKS

Golden Valley Branch **459-7100**
Interior City Branch **459-5300**
Johansen Branch **450-7300**

GLENNALLEN

Glennallen Branch **822-7350**

HAINES

Haines Branch **766-6100**

HEALY

Healy Branch **683-7750**

HOMER

Homer Branch **235-5800**

JUNEAU

Juneau Regional Branch **586-5400**
Valley Centre Branch **790-8000**

KENAI

Kenai Branch **283-6800**

KODIAK

Kodiak Branch **486-7900**

PALMER

Palmer Branch **746-8900**

SEWARD

Seward Branch **224-4200**

SITKA

Sitka Branch **747-7000**

SOLDOTNA

Soldotna Branch **260-6000**

VALDEZ

Valdez Branch **834-4800**

WASILLA

Wasilla Branch **352-5900**

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