

APRIL 2024

# News FLYER

## CASCADES WEST BUSINESS LENDING

### A LIFELONG CAREER STARTED WITH A SMALL BUSINESS LOAN

Karen Smith, Physical Therapist and Owner of Central Coast Physical Therapy, started her business in 1995. In 1998 she received a small business loan from Cascades West Business Lending and combined it with a loan from former Lincoln Security Bank. This enabled her to purchase and remodel a building to house her business. The business flourished over the years and supported numerous clerical and administrative positions, physical therapists, and physical therapist assistants. Looking back, Karen realized just how many people she was able to mentor along the way. She is especially honored that she was able to contribute her knowledge to inspire future physical therapists. Her business allowed her to spend time mentoring students who were interested in learning more about the field of physical therapy, and some of them even decided to follow in her footsteps.

“Physical therapists are trained healthcare professionals who are essential in the treatment of neck and back pain, sprains and strains, joint replacements, sports injuries, work related injuries, neurological diseases, and a multitude of other musculoskeletal problems. The aim of treatment is to educate and empower their clients in their recovery, prevent re-injury and loss of mobility before it occurs, and return to a healthy lifestyle and the activities they love”.

Visit them at  
[CentralCoastPhysicalTherapy.com](http://CentralCoastPhysicalTherapy.com)



### APRIL SBA RATES

6.59% FIXED 10 YEARS\*  
6.77% FIXED 20 YEARS\*  
6.70% FIXED 25 YEARS\*

\*Estimates based on pricing  
published by NADCO



### LOAN PROGRAMS AVAILABLE

IN LINN, BENTON, AND  
LINCOLN COUNTIES

### CONTACT US

541-812-1920