



Joe Barbato joins First Bank of the Lake

Annemarie Murphy, Executive Vice President, President of SBA Lending at First Bank of the Lake announced today that **Joe Barbato** has joined its Small Business Administration (SBA) Lending team as Senior Vice President, SBA National Relationship Sales Manager. In this role, Barbato will be responsible for managing and directing activities to create SBA Loan opportunities with an emphasis on building national relationships with an emphasis on franchisors. He will also mentor and be the team lead for Franchise Lending for First Bank of the Lake and establish national account relationships.

Barbato joined First Bank of the Lake's SBA team in December 2021 and closed his first loan that month in less than 30 days from submittal. He has over 29 years of SBA experience including 26 years of sales experience in SBA 7(a) and 504 lending. "Joe is a dynamic and knowledgeable lender with years of lending and sales experience. He brings proven success and is a trusted advisor to his clients," stated Murphy. "We're excited Joe has joined our team."

Barbato earned a Bachelor of Science degree in Business Administration from Seton Hall University in South Orange, New Jersey in 1986. "With my extensive background, I understand the complex ins and outs of SBA lending. I am ready to help businesses get the financing they need to thrive," stated Barbato. "I provide solutions, set expectations with borrowers and structure the right loan for their stage of development. I put my years of experience to work helping entrepreneurs grow their businesses and have the privilege of helping them succeed." Barbato can be reached at 908.310.1919 or by email at jbarbato@fblake.bank.

About First Bank of the Lake

First Bank of the Lake, headquartered in Osage Beach, Missouri, has been meeting the financial needs of individuals and businesses for over 35 years. First Bank of the Lake provides a full range of deposit products and services, along with consumer, residential mortgage, and commercial lending. The Bank is also an SBA lender throughout the United States. For more information about First Bank of the Lake, please visit our website at FBLake.Bank.

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