



# SMALL BIG WINS

Featuring Jon Moss,  
Founder of Installations Plus, Inc.

At St. Mary's Credit Union, our small business loans team is thrilled to celebrate our ninth consecutive win for the best small business lender in Massachusetts. But we wouldn't be here without the real wins that happen every day — with our small business customers. So, we asked Jon Moss, Founder and President of Installations Plus, Inc. and 13-year St. Mary's customer, to share his journey with us.

At Installations Plus, Inc., Jon brings over 40 years of experience in the high-end residential tile and commercial flooring industry to offer superior service to various residential, multifamily and commercial properties all across New England. Over the course of his 13-year partnership with St. Mary's Senior Small Business Loan Officer Armand Fernandez, Jon has grown his business to nearly four times its size. But this upward trajectory hasn't been without its fair share of hurdles.

In the wake of the 2008 recession, Jon was faced with a challenge many business owners were facing, and this led him to realize that his former lender at a larger financial institution wasn't the best fit for his business. He knew he needed not only a financial partner in a bank but also one who could take an active interest in his company's growth and challenges. That's precisely what he found here, especially in his relationship with Armand, a dedicated advisor at St. Mary's.

**SMALL BIG WINS FEATURING JON MOSS, FOUNDER OF INSTALLATIONS PLUS, INC.**

When asked about his experience working with Armand, Jon spoke highly of the personal attention and understanding he has received from day one. “What’s so great about Armand is he’s really in tune with our business every step of the way.” This personalized approach has been crucial in navigating the complexities of business growth and financing.

Jon’s journey is a testament to the power of passion combined with the right financial partnership. Jon’s philosophy is simple yet profound: “Follow your passion and get a great business lender, not just a bank. You need someone who can help you with your needs to help you grow when you do have problems. And they’re not just going to say, you’re not doing well this year, you’re done . . . they work with you and are an active part of your life.”

Armand’s dedication goes beyond typical banking support, offering solutions and advice tailored specifically to Installations Plus, Inc.’s needs. As Jon points out, the journey of a business is filled with growth spurts and challenges, necessitating a dynamic financial strategy: “As we keep growing and need bigger lines of credit and more working capital, he’s always there for us to help us figure out ways to get there.”

The relationship between Installations Plus, Inc. and St. Mary’s Credit Union is a prime example of how financial institutions can play an integral role in the success of small businesses. It’s about more than just loans and financial products; it’s about understanding, support, and a shared vision for success. Jon’s story illustrates the value of choosing a credit union that truly cares about its members and their endeavors.

At St. Mary’s Credit Union, we believe in building relationships that help our members achieve their dreams. Jon Moss and Installations Plus, Inc. represent the spirit of innovation and the determination to succeed — a spirit we’re committed to supporting every step of the way.

As we continue our partnership with Jon and Installations Plus, Inc., we look forward to being a part of his success story for many years to come. Our door is always open to aspiring entrepreneurs and small business owners who seek not just a lender but a partner in their journey.

If Jon’s story has inspired you, or if you’re searching for a financial partner who will be in tune with your business every step of the way, reach out to us at St. Mary’s Credit Union. Let’s see how we can grow together.

**SBA CREDIT UNION**  
OF THE YEAR  
**9<sup>TH</sup> YEAR IN A ROW**

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