



Emily and Louis Bertino, Old Bridge Pub & Sub, Bigfork, Montana

For Emily and Louis Bertino, owning a restaurant in a small rural Montana town is a community affair. “There are five or six restaurants here, and we’re all friends. We all talk and text every day, we go to each other’s places, it’s a real family industry in this town,” Emily said. Bigfork, on the shores of Flathead Lake, runs on a seasonal tourism-based economy. This means less traffic in the winter and spring and wall-to-wall customers at every establishment in town all summer long. In a typical year, that is.

With the onset of the COVID-19 health crisis, 2020 was anything but typical. It was mid-March when Emily and Louis first realized they were going to have to make some serious adjustments to their business model, even before the governor issued a directive closing restaurants to dine-in customers. They had been planning to ramp up their take-out offerings and add delivery in the summertime. They started immediately. Afternoons and evenings all spring were spent making food and filling orders for their remaining local customers, while they spent their morning hours applying for various grants and loans to keep their business afloat.

When they connected with MoFi about the Paycheck Protection Program, they felt like they had a lender who was going to go above and beyond to get them the help they needed. “It was like that commercial, who do you have in your wallet? We had MoFi. I was in constant touch with the lending team the whole way through. I was just so struck by that—what organization cares that much about their borrowers?”

The Bertinos’ employees are similarly grateful. At a time when their partners and roommates are suddenly unemployed, they’re glad to keep clocking in each day. Sometimes this means driving up into the mountains to deliver pizza to families in quarantine who have never had food delivered to their homes before. Business looks different than it did before—but they’re going the extra mile with the assurance of their safety net from MoFi.