

Product	Business Need	Loan Amounts Available	Fixed or Variable Interest Rate	Maximum Term	Other Features/ Terms and Conditions
Lines of Credit	<ul style="list-style-type: none"> <li>Cash Flow Management</li> <li>Seasonal Financing</li> <li>Temporary/short term funding</li> <li>Inventory, Accounts Receivable or Gov't Contract financing</li> </ul>	<ul style="list-style-type: none"> <li>\$10,000 - \$250,000 through the Small Business Loan Center</li> <li>\$250,000 and up through Business Banking</li> </ul>	<ul style="list-style-type: none"> <li>Variable rates over the WSJ prime rate - 0 to 6% spread over prime</li> </ul>	<ul style="list-style-type: none"> <li>One year, renewable annually</li> </ul>	<ul style="list-style-type: none"> <li>Business owner guaranty</li> <li>Business/personal assets as collateral</li> </ul>
Term Loans	<ul style="list-style-type: none"> <li>Equipment financing</li> <li>Term out of permanent working capital</li> <li>Building renovation/Improvements</li> <li>Business Expansion</li> <li>Fixed Asset acquisition</li> </ul>	<ul style="list-style-type: none"> <li>\$10,000 - \$250,000 through the Small Business Loan Center</li> <li>\$250,000 and up through Business Banking</li> </ul>	<ul style="list-style-type: none"> <li>Variable rates over the WSJ prime rate</li> <li>Fixed rates over a long-term index</li> </ul>	<ul style="list-style-type: none"> <li>2 to 10 years</li> <li>Fully amortizing</li> </ul>	<ul style="list-style-type: none"> <li>Business owner guaranty</li> <li>Business assets/real estate as collateral</li> <li>Prepayment penalties may apply</li> <li>Business/personal assets as collateral</li> </ul>
Commercial Mortgage – First and Second Mortgages	<ul style="list-style-type: none"> <li>Purchase owner-occupied commercial real estate</li> <li>Purchase investor commercial real estate in select situations</li> <li>Construct, expand, improve commercial real estate</li> <li>Refinance existing commercial real estate loan</li> <li>Cash out equity in commercial real property</li> </ul>	<ul style="list-style-type: none"> <li>\$10,000 - \$250,000 through the Small Business Loan Center</li> <li>\$250,000 and up through Business Banking</li> </ul>	<ul style="list-style-type: none"> <li>Variable rates over the WSJ prime rate (0 to 6% spread over prime)</li> <li>Fixed rates over a long-term index</li> </ul>	<ul style="list-style-type: none"> <li>Term up to 15 years</li> <li>Amortization up to 25 years</li> </ul>	<ul style="list-style-type: none"> <li>Prepayment penalties apply</li> <li>Business owner guaranty</li> <li>Commercial real estate as collateral</li> <li>First and second mortgages available</li> </ul>
SBA Express Loans	<ul style="list-style-type: none"> <li>Owner-occupied commercial real estate: Purchases, renovate, refinance</li> <li>Equipment/fixed asset acquisition</li> <li>Long-term working capital</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$350,000 based on SBA maximum allowable</li> </ul>	<ul style="list-style-type: none"> <li>Fixed or variable</li> </ul>	<ul style="list-style-type: none"> <li>Up to 10 years</li> </ul>	<ul style="list-style-type: none"> <li>Terms vary based on type of loan and SBA requirements</li> <li>Business owner guaranty</li> <li>No prepayment penalty</li> <li>Business/personal assets as collateral</li> </ul>
SBA Guaranteed 7A Loans	<ul style="list-style-type: none"> <li>Long-term working capital</li> <li>Business acquisition</li> <li>Fixed asset acquisition</li> <li>Construction</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$2 million based on SBA maximum allowable</li> </ul>	<ul style="list-style-type: none"> <li>Fixed or variable</li> </ul>	<ul style="list-style-type: none"> <li>Up to 25 years based on purpose of loan</li> </ul>	<ul style="list-style-type: none"> <li>Business owner guaranty</li> <li>Prepayment penalty for terms over 15 years</li> <li>Business/personal assets as collateral</li> <li>First or second lien positions possible</li> </ul>
SBA 504 Loans	<ul style="list-style-type: none"> <li>Fixed asset acquisition or construction only: equipment or commercial real estate</li> </ul>	<ul style="list-style-type: none"> <li>\$500,000 to \$5 million total project cost (subject to SBA maximum allowable)</li> </ul>	<ul style="list-style-type: none"> <li>Fixed or Variable</li> </ul>	<ul style="list-style-type: none"> <li>Term up to 10 years</li> <li>Amortization up to 20 years</li> </ul>	<ul style="list-style-type: none"> <li>Business owner guaranty</li> <li>Prepayment penalties apply</li> <li>Assets being financed serve as collateral</li> <li>First lien position only</li> </ul>
Letters of Credit	<ul style="list-style-type: none"> <li>Guaranty lease payments</li> <li>Guaranty other third party obligations</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$2 million</li> </ul>	<ul style="list-style-type: none"> <li>Fee based pricing</li> </ul>	<ul style="list-style-type: none"> <li>Maximum 5 years</li> <li>Renewals allowed</li> </ul>	<ul style="list-style-type: none"> <li>Fee for issuance</li> <li>Floating rate over prime if drawn</li> <li>Secured by cash</li> </ul>
Business Credit Cards	<ul style="list-style-type: none"> <li>Business purposes</li> </ul>	<ul style="list-style-type: none"> <li>Varies</li> </ul>	<ul style="list-style-type: none"> <li>Fixed or variable</li> </ul>	<ul style="list-style-type: none"> <li>Revolving</li> </ul>	<ul style="list-style-type: none"> <li>Provided through affiliate relationship</li> </ul>