

# Why Enterprise Bank

## *The Bank that Means Business*

Regardless of your size or complexity, we offer a wide variety of services to help your business succeed. Our experienced staff of business relationship officers can help your business grow with a wide variety of business services to meet your every need.

### Business Loans

#### Revolving Lines of Credit

A Revolving Line of Credit is a short-term business loan that can be used for seasonal needs, purchasing inventory, trade discounts, accounts receivable financing, and working capital.

#### Term Loans

Term loans can provide the financing a business needs for purchasing equipment, expansion, renovation, and acquisition financing.

#### Commercial Real Estate

Enterprise Bank offers a variety of construction and term business loan products for financing commercial real estate projects.

#### SBA Guarantee Loans

7(A) Business Loan Guarantee Program

SBA Express Loans

Certified Development Company (504) Fixed Asset Loans

### Business Checking

#### Business Advantage Checking Account

This business checking account is designed for businesses that write minimal checks. Business Checking has no minimum balance requirement.

#### Commercial Analysis Account

The commercial analysis account is designed for businesses with medium to high account activity. An earnings credit rate is usually used to offset monthly service fees. Using some of our cash management products can help businesses streamline processes and improve efficiencies.

#### Commerce Checking

This business checking account is designed for businesses with moderate checking account activity. There is no minimum balance requirement.

### Business Savings

#### Business Money Market Account

Our business banking services at Enterprise Bank get you easy access to your business banking accounts plus opportunities to invest your extra cash and find great business savings. The Business Money Market Account will let your money work for you. Competitive business banking interest rate is paid on the average daily collected balance.

#### Business Certificates of Deposit

Business Certificates of Deposit are offered at a variety of terms and interest rates in our business banking services. The minimum opening deposit for a Certificate of Deposit in our business banking accounts is \$500.00. Contact Enterprise Bank today to learn more about the business savings and business banking services available at our bank.

### Cash Management

#### Remote Deposit

If you want to spend less time running to the bank and more time running your business, then Remote Deposit Service may be the solution for you. Convenient for businesses with single or multiple locations, that receive checks later in the day or for large dollar amounts.

#### ACH Services

ACH Manager allows you to stream line payments and reduce transaction costs with electronic ACH services. Whether for collecting payment or making deposits, our ACH cash management services provide improved cash flow efficiency and reduce the occurrence of check fraud.

#### Wire Manager Service

Wire Services – Wire Manager simplifies wire origination and processing, so your staff can complete transfers more quickly and easily than ever. You can send domestic and international wire transfers quickly and conveniently online.

#### Business Visa Debit Card

Your no-fee Business Visa Check Cards will save you the hassle of carrying a checkbook and the time and expense of issuing checks.

#### Merchant Processing Services

Customized credit card processing with lower fees and a high level of service!

Enterprise Bank has teamed with Priority Payment Systems to provide credit card processing and electronic payment services backed by a commitment to service that is setting new standards in the payment processing industry.