

# A good business starts with a great foundation.

Let's start building.



## Business Banking Services

As a full-service financial institution, First Bank offers convenient services, a highly trained staff, and a variety of financial resources designed to assist you in managing your business. From Business Checking Accounts and Business Money Market Accounts to our Treasury Management Services, rest assured that First Bank has the package of services you need to grow and manage your business successfully. Come and see why First Bank will be your first choice in business banking!

- **Business Checking**
- **Business Savings**
- **Business Finance**
  - SBA Programs
  - Revolving Line of Credit
  - Equipment Loans
  - Business Real Estate Financing
- **Business Credit Cards**
- **Retirement Plan Services**
- **Treasury Management Services**
- **Religious Lending**
- **Investment Services\*\***
- **Life Insurance\*\***



## Business Financing Options

We actively work to help businesses with credit needs from \$100,000 to \$2,000,000 find the financing solution that's right for them, including:

## SBA Preferred Lender Status

First Bank is designated by the U.S. Small Business Administration as an SBA Preferred Lender and is very active in the 7(a) and 504 loan programs. This means you have more qualifying options available under the wider terms of SBA government-backed financing if conventional financing options aren't right for you.

## Small Business Credit Choices

For businesses that need less than \$100,000, First Bank offers a Simple Business Solutions term loan or line of credit that streamlines paperwork and processing requirements. Fewer forms to fill out and quicker processing times enables you to get the funds you need faster.



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	Commercial Real Estate	Term Loans	Line of Credit
Business Need	<ul style="list-style-type: none"> <li>▪ Buy, improve or refinance commercial real estate</li> </ul>	<ul style="list-style-type: none"> <li>▪ Equipment purchases, refinancing of existing debt or other long-term capital requirements</li> </ul>	<ul style="list-style-type: none"> <li>▪ Short-term working capital, including financing for accounts receivable or inventory</li> </ul>
Amounts	<ul style="list-style-type: none"> <li>▪ Up to \$2,000,000</li> <li>▪ Up to 75% LTV conventional</li> <li>▪ Up to 90% LTV SBA</li> </ul>	<ul style="list-style-type: none"> <li>▪ \$100,000 to \$1,000,000 depending on the size and type of business, collateral and down payment</li> </ul>	<ul style="list-style-type: none"> <li>▪ \$100,000 up to \$1,000,000</li> </ul>
Terms	<ul style="list-style-type: none"> <li>▪ Amortization up to 25 years</li> </ul>	<ul style="list-style-type: none"> <li>▪ Up to 5 years, depending on collateral and use of funds</li> <li>▪ Longer terms available through SBA programs</li> </ul>	<ul style="list-style-type: none"> <li>▪ Customized to fit your business needs</li> </ul>
Rates	<ul style="list-style-type: none"> <li>▪ Fixed and variable rates available</li> <li>▪ Prepayment options available</li> </ul>	<ul style="list-style-type: none"> <li>▪ Fixed and variable rates available</li> </ul>	<ul style="list-style-type: none"> <li>▪ Variable, adjusted according to Prime Rate</li> </ul>

Talk with your Business Banking representative for a complete listing of terms and conditions. Terms and conditions are subject to change.



Wealth Management  
**Business Banking**  
 Mortgage  
 Personal Banking

www.first.bank/small-business  
 1-800-876-5566  
 Member FDIC  
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