

# BUSINESS SOLUTIONS GUIDE

## MANAGE YOUR DAY-TO-DAY EXPENSES

**Easy Business Checking:**

For your business checking needs this account has it all made....Easy!  
No monthly service fees, transaction limits, or minimum balance requirements.

## OPTIMIZE YOUR FUNDS TO EARN, SAVE, AND GROW

**Business Savings**

**Business Money Market**

## PAY YOUR EXPENSES

**Business Debit Card and Checks**

**Online Banking and Bill Pay**

**Online Wire and ACH Deposits**

## ACCEPT PAYMENT FROM YOUR CUSTOMERS

**Deposit your checks:**

From anywhere through mobile banking.

**Accept credit card payments:**

Streamline your payment process with merchant services.

**Auto Debit:**

The ability to use ACH to debit customers' accounts.

**Need to collect your invoices faster?**

Send your customers online invoices with the ability to make online check and debit card payments.

**Scan your checks from your office:**

Deposit multiple checks with a scanner.

**Do you have customers who would like to finance your products?**

We have a solution for that as well with True Sky's True Loan.

## PAY YOUR EMPLOYEES

**Direct Deposit:**

For your Employees and Contractors.

**Online Self-Service Payroll:**

Accurately pay W-2 employees & 1099 contractors.

**Employee Perks:**

Receive \$100 to open a new checking account with direct deposit, Free Financial wellness programs, and discount on personal loans.

## A PLACE TO OPERATE YOUR BUSINESS

**Free Start-Up and Growth Advice**

**Business Plan/ Budget and Support**

**Launch Pad**

**Hangar 46**

Community Co-working space with private offices, speedy Wi-fi, unlimited coffee and soft drinks. Plus, access to advice from True Sky VPs to help your dreams take flight!

# FINANCE YOUR BUSINESS

## BUSINESS AUTO LOAN

*Purchase your auto in the name of your business*

- ✘ New & Used autos
- ✘ No application fee
- ✘ Pre-approval before you shop
- ✘ Terms up to 84 months
- ✘ Repayment terms customized to fit your business's unique needs

## BUSINESS INVESTMENT PROPERTY

*Purchase a residential rental property in the name of your business*

- ✘ Competitive fixed or variable rates
- ✘ 15% to 20% down

## COMMERCIAL PROPERTY LOAN OWNER OCCUPIED

*Start investing in your business and purchase a building vs paying rent*

- ✘ Up to 85% financing available, depending on the financing options selected
- ✘ Variable or fixed interest rates
- ✘ Flexible payment terms with amortization options of up to 30 years
- ✘ Refinancing options to lower your mortgage payments

## COMMERCIAL INVESTMENT PROPERTY LOAN NON-OWNER OCCUPIED

*Start investing in commercial real estate*

- ✘ 20% to 35% down
- ✘ Variable or fixed interest rates
- ✘ Flexible payment terms with amortization options of up to 30 years

## BUSINESS LINES OF CREDIT

*Ensure your business can handle unexpected cashflow needs with a line of credit you can reuse and repay as often as you'd like*

- ✘ A variable rate (indexed to Prime)
- ✘ Revolving line of credit to use and pay back

## EQUIPMENT LOANS

- ✘ Flexible fully amortized terms
- ✘ Fixed rates

## LAND LOANS

- ✘ Up to 65% financing available
- ✘ Fixed and variable rates available