



COMMERCIAL LOAN PRODUCTS AND RELATED SERVICES as of 3/31/2025

Commercial/Business Loans:

- Term Loans
- Lines of Credit
- Commercial Real Estate Loans
- Construction and Land Development Loans
- Vehicle and Equipment Financing
- Letters of Credit
- SBA-7(a) Loans and SBA 504 Loans, Express Loans and CAPLines
- Masscap Program loans
- Overdraft Lines of Credit

Cash Management Services:

- Remote Deposit Capture
- ACH origination
- Wire Processing
- Account Reconciliation
- Positive Pay
- ACH Positive Pay
- LOC Sweeps
- Zero Balance Accounts
- DESA- Landlord/ Tenant accounts
- Bill Pay (No Charge)
- Mobile Banking with Mobile Deposit (No Charge)

Merchant Processing Services

- Partner with TIB to provide this to business clients

Business Credit Cards:

- Partner with TIB to provide business credit cards to approved business clients