

Small Business Credit Solutions

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California's *local* bank

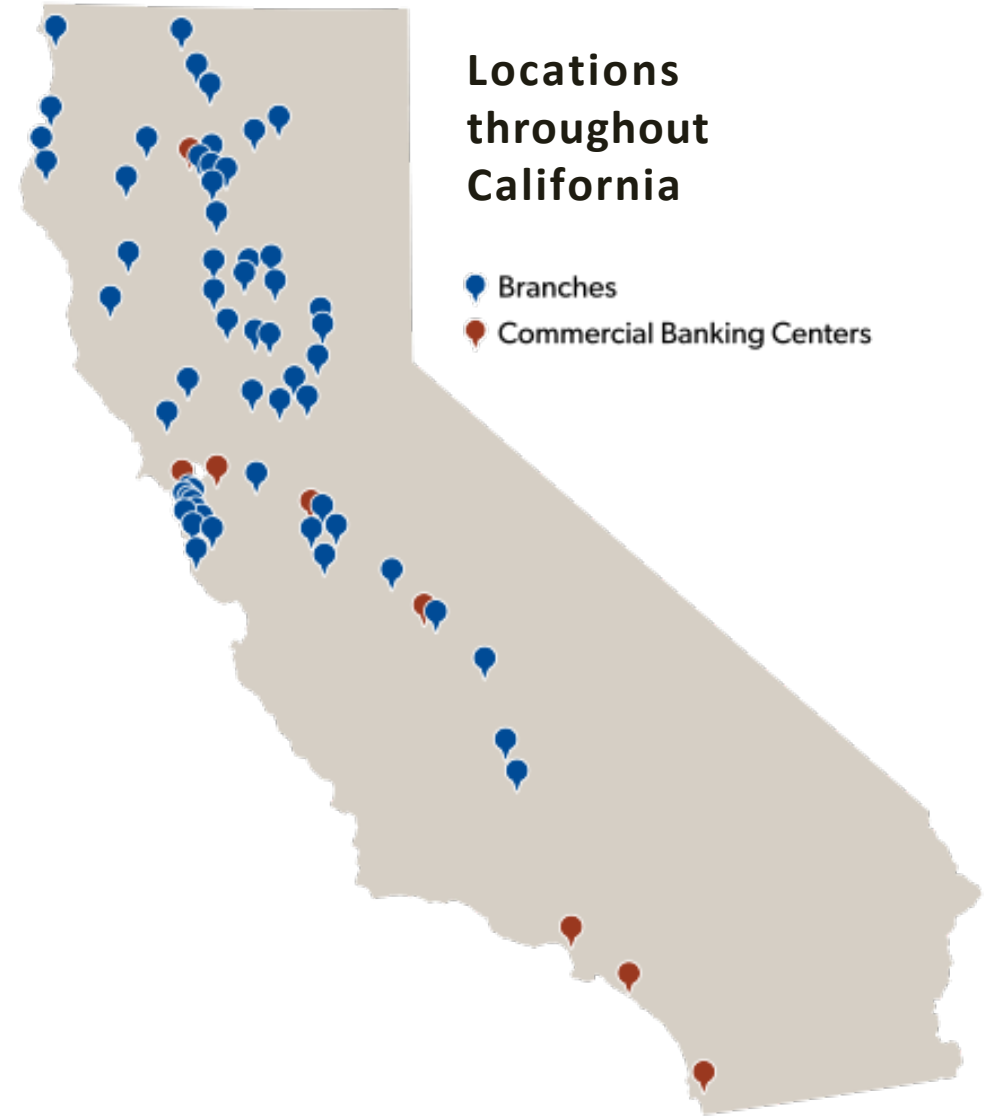


Member FDIC

About Tri Counties Bank

For nearly 50 years, Tri Counties Bank has offered a breadth of small business and commercial banking solutions for companies throughout California, including technologies to better manage day-to-day cash flow and flexible loan options to secure working capital and equipment.

Our Relationship Managers take the time to truly understand your goals and will provide customized products and services to help your business grow at any stage. It's all part of a unique brand of banking we call Service With Solutions[®], a come-to-you style of relationship banking built to last for years.



Small Business Credit Solutions

Tri Counties Bank's service-oriented approach will help tailor a small business solution with:

- [Small Business Lines of Credit](#)
- [Small Business Credit Cards](#)
- [Small Business Term Loans](#)
- [Business Auto Loans](#)
- [Business Equipment Loans](#)
- [Additional Loan Programs](#)

Put the experience and knowledge of the Tri Counties Bank small business lending team to work for you.



Small Business Lines of Credit



Tri Counties Bank's Small Business Lines of Credit can be used to meet large business expenses, improve working capital or cash flow, or refinance another line of credit, and is also available to help meet unexpected business needs.

- Lines of Credit up to \$250,000 (higher amounts also available)
- No set term
- Variable interest rates tied to prime rate
- Interest-only payments
- Backed by all business assets, such as inventory or accounts receivable
- Access credit with checks, online transfer or checking overdraft protection
- No fees for cash advances
- Other fees may apply

Small Business Credit Cards

Other card products available for Corporate, Purchasing, and Fleet uses.



Visa® Business Card

Convenient for paying down debt

- Competitive ongoing APR
- Ability to transfer balances from other business credit cards
- Visa Zero Liability Protection*
- Online account management
- No Annual Fee



Visa® Business Platinum Card

Earn unlimited cash back on all net purchases

- Earn 1.5% cash back on all purchases*
- No limits on the amount of cash back you earn
- Cash back automatically redeemed each quarter as a statement credit
- Visa Zero Liability Protection*
- Online account management
- No Annual Fee

*For further details, please refer to your [Cardholder Agreements & Disclosures](#).

Subject to credit approval. All offers subject to change without notice. Visa is a registered trademark of Visa International Service Association.

Small Business Term Loans

Tri Counties Bank's Term Loans can help to improve working capital or expand your business, all with fixed interest rates and predictable repayment schedules.

- Unsecured loan amounts up to \$25,000
- Loan amounts up to \$100,000 when secured by all business assets, such as inventory or accounts receivable
- One-time lump sum cash distribution
- Fixed interest rates with terms up to 5 years
- Other fees may apply



Business Auto Loans



Tri Counties Bank's Business Auto Loans can help to replace older vehicles, reduce maintenance expenses and expand your business to new areas, all with fixed interest rates and predictable repayment schedules.

- Automobile and light truck loans up to \$100,000 (higher amounts also available)
- Inquire about Business Equipment Loans for specialized and commercial vehicle loans
- Fixed interest rates with terms up to 6 years
- Other fees may apply

Business Equipment Loans

New equipment can power business expansion, improve productivity or reduce operating expenses. A Tri Counties Bank Business Equipment Loan can help you to acquire or refinance the specialized equipment (including commercial vehicles) you need to keep your business growing, all with fixed interest rates and predictable repayment schedules.

- Loan amounts up to \$250,000 (higher amounts also available)
- Loans secured by specific equipment or specialized and commercial vehicles
- Fixed interest rates with terms up to 5 years
- Other fees may apply



In general, to qualify, you'll need:



- Completed application, including personal and business financial information
- Three or more years of profitable business operations
- Proven historical cash flow
- Established personal and business credit history
- Establish a deposit account relationship with Tri Counties Bank

Additional Loan Solutions and Programs

- Commercial Real Estate Loans
- USDA Loans
- Agriculture Loans



Thank you!

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