



MILESTONE

SMALL BUSINESS BANKING SOLUTIONS

PRODUCTS, SERVICES, AND
SOLUTIONS DESIGNED TO
HELP YOU REACH YOUR NEXT
BUSINESS MILESTONE.



STONE
— B A N K —

MEMBER FDIC, EQUAL HOUSING LENDER

REACH YOUR NEXT BUSINESS MILESTONE





MILESTONE

SMALL BUSINESS BANKING SOLUTIONS

Business success is measured in milestones.

From your first sale to your second (third, fourth, or fifth) location, Stone Bank is here to help you reach your next small business milestone.

Whether you're looking to save money with everyday banking products, maximize efficiency with treasury management services, or expand operations with a commercial, real estate or small business loan, our **Boulder Bankers will meet you where you are and help you get to where you want to be.**

MILESTONE PRODUCTS AND SERVICES

- ✓ Quartz Free Business Checking
- ✓ Business Credit Cards
- ✓ Emerald Treasury Management Services Includes
 - Merchant Services ACH
 - Remote Deposit Wire Transfers
 - LOC Sweep Cash Handling
 - Positive Pay Free Bill Pay
 - Zero/Target Balance Accounts
- ✓ Small Business Lending Includes
 - SBA Loans USDA Loans
 - FSA Loans Conventional Loans

Credit cards subject to credit approval. Cards issued by TCM Bank, N.A. Loans subject to credit approval. Other terms and restrictions may apply. Call (833) 253-2265 for details.



MEMBER FDIC, EQUAL HOUSING LENDER

BUSINESS CHECKING

Discover the perfect checking account tailored for small business owners, designed to simplify your financial management. Enjoy free ATM/debit cards, free online banking, and Bill Pay, Stone Bank's Business Checking is the ideal solution to fit your unique business needs.

Start today and experience what Boulder Banking can do for your business!

BASIC BUSINESS CHECKING

A great account for business owners wanting to maximize account usage with minimal fees and no interest.

- ✓ No minimum balance required
- ✓ No monthly fees
- ✓ No transaction fees
- ✓ No deposit charges
- ✓ Free transfers
- ✓ Free incoming wires
- ✓ Line of Credit sweeps
- ✓ Free e-statements with images

QUARTZ FREE BUSINESS CHECKING

Make your checking work as hard as you do. Earn interest based on your balance while enjoying all of the perks of our Basic Business Checking.

Earn interest based on balances over \$10,000, PLUS:

- ✓ No minimum balance required
- ✓ No monthly fees
- ✓ No transaction fees
- ✓ No deposit charges
- ✓ Free transfers
- ✓ Free incoming wires
- ✓ Line of Credit sweeps
- ✓ Free e-statements with images

All rates, fees, and disclosures will be provided prior to account opening. Rates are subject to change. Other fees or restrictions may apply. Fees will reduce earnings. Interest compounded monthly. Lines of Credit subject to credit approval. Call (833) 253-2265 for details.



MEMBER FDIC, EQUAL HOUSING LENDER

BUSINESS CREDIT CARDS

Empower your business with our corporate credit cards, offering streamlined expense management, enhanced purchasing power, and valuable rewards. Enjoy the convenience and flexibility of managing your finances while earning benefits that support your business growth.

BUSINESS REWARDS VISA

- ✓ Earn unlimited reward points that can be redeemed at hundreds of merchandise, travel, and activity options.
- ✓ 0% intro APR for 6 months on purchases and balance transfers. After that, a variable APR will apply.
- ✓ \$0 annual fee.

BUSINESS CASH REWARDS VISA

- ✓ Earn 1% cash back on all net purchases, every day.
- ✓ 0% intro APR for 6 months on purchases and balance transfers. After that, a variable APR will apply.
- ✓ \$0 annual fee.

BUSINESS EDITION VISA

- ✓ If you're looking for a no frills card with a low rate, this card is for you.
- ✓ 0% intro APR for 6 months on purchases and balance transfers. After that, a variable APR will apply.
- ✓ \$0 annual fee.

COMPANY REWARDS CHARGE VISA

- ✓ If you're a large corporation, non-profit organization, municipality or a financial institution, this card is for you.
- ✓ Pay-in-full purchase rate. If not paid in full, an APR will apply.
- ✓ \$0 annual fee.



BENEFITS INCLUDE:

- ✓ Online account management
- ✓ Account control and reporting tools
- ✓ Consolidated statements
- ✓ Email and text fraud alerts
- ✓ Fraud monitoring and zero fraud liability
- ✓ Mobile payments through Apple Pay, Google Pay, or Samsung Pay
- ✓ \$150,000 Travel Accident Insurance
- ✓ Auto rental collision damage waiver
- ✓ 24/7 U.S.-based customer service at (800) 833.0131

Credit cards are issued by TCM Bank, N.A. Subject to credit approval. See TCM Bank N.A.'s important disclosures for current terms, rates, and fees. All rates, fees, and disclosures will be provided prior to account opening. Rates are subject to change. Other fees or restrictions may apply. Fees will reduce earnings. To view TCM's disclosures visit <https://www.mycommunitycc.com/B9BKWwC9gJQ5/business>. To speak with a Stone Banker call (833) 253-2265.



MEMBER FDIC, EQUAL HOUSING LENDER



EMERALD

TREASURY MANAGEMENT SERVICES



Unlock the full potential of your small business with our treasury management services.

MERCHANT SERVICES

Boost your sales and enhance customer satisfaction with our seamless and secure merchant services, tailored specifically for small business owners.

- ✓ Increase your revenue and improve cash flow by accepting debit and credit cards at your business.
- ✓ From point of sale terminals to mobile credit card processing, enjoy customized business solutions.
- ✓ Email invoicing, online payments, and virtual terminals available for digital transactions.
- ✓ Rest assured with state-of-the-art technology and 24/7 support.

REMOTE DEPOSIT CAPTURE

Revolutionize your banking with our remote deposit capture service, allowing you to securely deposit checks anytime, anywhere, without leaving your office.

- ✓ Make check deposits from your location using a bank-provided scanner the size of a shoebox.
- ✓ Deposits are accurate and deposited overnight without a trip to the bank.
- ✓ Enhances security and expands research capabilities.



MEMBER FDIC, EQUAL HOUSING LENDER

ACH SERVICES

Streamline your payments and improve cash flow efficiency with our fast and secure ACH services, perfect for small business owners.

- ✓ Incoming ACH payments are transferred directly from your customer's bank account to yours.
- ✓ Outgoing ACH payments can be arranged for payroll, paying vendors, or transferring funds.
- ✓ Funds are automatically available on a preset date.
- ✓ A convenient way for businesses to collect recurring payments or payment plans.
- ✓ Can be used for collections of any accounts receivable.

POSITIVE PAY

Protect your business from check fraud with our advanced positive pay service, giving you peace of mind and financial security.

- ✓ Review every check your company writes to verify currency amount, check number, and date issued before it debits your account.
- ✓ Verify payee information in addition to amount, check number, and date issued.
- ✓ Good for any business who issues a high volume of checks or has experienced check fraud.
- ✓ An essential for any business with a history of more than average stop payments.

ZERO/TARGET BALANCE ACCOUNT

Optimize your cash management and simplify your finance with zero balance accounts, the perfect solution to maintain control over multiple accounts.

- ✓ Automatically move funds from operating accounts to a separate payroll or A/P account for easier record keeping.
- ✓ Payment accounts are allow to maintain a zero balance or a set target balance.

WIRE TRANSFER SERVICES

Ensure fast, reliable, and secure global payments with wire transfer services designed to meet your small business needs.

- ✓ Initiate domestic wire transfer from your computer with our easy-to-use online wire service.
- ✓ You define the limits and control employee access with optional dual control.
- ✓ Settle transactions and confirm receipt quickly and easily.
- ✓ Enter the transfers when it's convenient for you.

LINE OF CREDIT SWEEP

Maximize your cash flow and reduce interest costs with our line of credit sweep service, expertly designed for small businesses.

- ✓ Move funds automatically between deposit accounts and a pre-arranged Line of Credit (LOC) based on desired target balances.
- ✓ Excess balances in deposit accounts automatically pay down on open LOC.
- ✓ Automatic advances from open LOC to keep deposit accounts at a desired balance.

CASH HANDLING SERVICES

Enhance your operational efficiency and security with our comprehensive cash handling services, tailored to meet your business's needs.

- ✓ Bank partners with Loomis for services.
- ✓ Effective and safe way to transport large amounts of cash or coins.
- ✓ Loomis Safepoint smart safes available for your business location.

Treasury Management Services are subject to approval. Lines of Credit are subject to credit approval. All rates, fees, and disclosures will be provided prior to account opening. Rates are subject to change. Other fees or restrictions may apply. Fees will reduce earnings. Call (833) 253-2265 for details.



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SERVICES FOR PAYROLL PROCESSING COMPANIES

WELCOME TO BOULDER BANKING

Stone Bank Payroll Processing Service focuses on the complete relationship, custom procedures and clearly documented pricing to meet any Payroll Processing company's needs.

- ✓ Online account access including full-service ACH and wire transfer service
- ✓ Flexible business checking
- ✓ Negotiable fees and interest on accounts
- ✓ Predictable flat pricing
- ✓ Outstanding personal service and accessibility
- ✓ Timely responses from friendly, knowledgeable banking specialists
- ✓ No per-item fees

"Stone Bank's Payroll Processing Team takes any friction out of the banking relationship. Their people are always knowledgeable, respectful of our time and resources - and available."

Arch Wallace, CEO, Checkright Employee Solutions

"Our experience with Stone Bank has been exceptional. They handle any challenge that we throw at them gracefully. I'd recommend them to any Payroll Processor looking for a solid banking relationship."

Andrew King, CPP, President, Complete Payroll Services

**DISCOVER HOW BOULDER BANKING
CAN BENEFIT YOUR BUSINESS AT**

[STONEBANK.COM/PAYROLL](https://stonebank.com/payroll)

*Other terms and conditions may apply. Subject to approval.
Call (833) 253-2265 for details.*



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SBA 7(a) LOANS

A nationwide provider of government-guaranteed loans, Stone Bank's U.S. Small Business Administration (SBA) team is a Top 100 Lender. As a Preferred Lending Partner, Stone Bank's expert SBA lenders can process your SBA loan with less paperwork and faster turnaround.

SBA 7(a) LENDING FAQs

Q: What is a "7(a)" loan?

A: The 7(a) loans is the most popular, most basic of the Small Business Administration's (SBA) guaranteed lending programs.

Q: Why should I consider a 7(a) loan for my project?

A: A 7(a) guarantee from the SBA makes lenders more willing to lend money to small businesses with weaknesses in their loan applications such as a lack of cash flow history.

Q: What is the maximum size of a 7(a) loan?

A: Up to \$5 million.

Q: What is the payback term on a 7(a) loan?

A: Up to 25 years on real estate, up to 10 years on equipment and working capital.

Q: What kind of interest rates are charged on 7(a) loans?

A: The rate on your 7(a) loan will be based upon the current Prime Rate, the size of your loan, and the maturity date.

Q: What are the qualifications for my business to be eligible for a 7(a) loan?

A: You must be certified by the SBA as a small business. You must have personal assets you're investing in the business. You must show that the loan is for a sound business purpose. You must have never defaulted on any debt to the U.S. government.

Q: Are there types of businesses that don't qualify for 7(a) loans?

A: You cannot use these loans for speculative real estate loans. You cannot be a lending company. Non-profit businesses do not qualify.

**DISCOVER HOW BOULDER BANKING
CAN BENEFIT YOUR BUSINESS AT**

[STONEBANK.COM/LOANS/SBA](https://stonebank.com/loans/sba)



FINANCING REQUIREMENTS

- ✓ Must be SBA eligible
- ✓ Minimum guarantor credit score 640
- ✓ Minimum equity injection as low as 5% for real estate
- ✓ No bankruptcy or foreclosures in the last five years



U.S. Small Business
Administration

Guaranty fees are waived for SBA 7(a) loans up to \$1,000,000. Loans subject to credit approval and other program requirements. Other terms and conditions may apply. Call (833) 253-2265 for details.



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USDA LOANS

BUSINESS & INDUSTRY AND COMMUNITY FACILITY

For businesses operating in rural areas of the United States, a U.S. Department of Agriculture (USDA) Loan can offer competitive rates and flexible terms. Only a handful of lenders know how to navigate the USDA lending program process. Stone Bank is one of them - and one of the best.

BUSINESS & INDUSTRY OVERVIEW

The Business & Industry Guaranteed Loan Program guarantees loans of up to \$25 million for qualified projects in rural areas.

- ✓ For-Profit Entities
- ✓ Non-Profit Entities
- ✓ Available in Rural Areas
- ✓ Loans up to \$25,000,000
- ✓ Terms up to 30 Years
- ✓ Fixed and Variable Rate Options

COMMUNITY FACILITY OVERVIEW

The Community Facility Guaranteed Loan Program has higher limits and can be combined with USDA Direct Lending for Non-Profit Operations.

- ✓ Must Be a Non-Profit Entity
- ✓ Available in Rural Areas
- ✓ Loans up to \$25,000,000
- ✓ Terms up to 35-40 Years
- ✓ Fixed and Variable Rate Options

**DISCOVER HOW BOULDER BANKING CAN
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[STONEBANK.COM/LOANS/USDA](https://stonebank.com/loans/usda)



LOAN USES INCLUDE

Purchase of Real Estate
Purchase of Equipment
Business Expansion
Working Capital
Closing Costs/Interest Reserve
Construction



*Loans subject to credit approval and other program requirements.
Other terms and conditions may apply. Call (833) 253-2265 for details.*



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FSA LOANS

From one farmer to another, we understand the unique services and needs of agriculture financing. As a leading FSA lender nationwide, we specialize in government-guaranteed loans for your farm. While we have extensive experience with poultry farms in particular, our lenders have experience with a wide range of agricultural production operations.

FSA LOAN PROGRAMS OVERVIEW

Whether you're in need of financing for new real estate, additional equipment, or are interested in securing an agri-line of credit, Stone Bank is here to help.

- ✓ **Farm Operating Loans** can be used to purchase livestock, seed, equipment, and other farm operating costs.
- ✓ **Farm Ownership Loans** can be used to purchase or expand a farm or ranch, constructing or improving buildings on the farm, or to help conserve and protect water and soil.
- ✓ **Guaranteed Farm Loans** are financed through approved lenders to buy farmland or finance agricultural production.
- ✓ **Minority & Women-Owned Loans** are available to assist historically underserved farmers.
- ✓ **Beginning Farmer Loans** can provide credit to farmers in their first ten (10) years of operation.

**DISCOVER HOW BOULDER BANKING CAN
BENEFIT YOUR BUSINESS AT
[STONEBANK.COM/LOANS/FSA](https://stonebank.com/loans/fsa)**



LOAN USES INCLUDE

Poultry Loans
Agriculture Farm and Ranch Loans
Rural Infrastructure Loans
Equipment Loans
Livestock Loans
Downpayment Assistance Loans



*Loans subject to credit approval and other program requirements.
Other terms and conditions may apply. Call (833) 253-2265 for details.*



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COMMERCIAL LOANS

Unlock your business's earning potential with flexible financing options tailored to meet your organization's unique needs. Be it a line of credit or a term loan, our Boulder Bankers are ready to help you find the perfect financial solution. At Stone Bank, your small business is our big deal.

COMMERCIAL REAL ESTATE LOAN

A commercial real estate loan helps you secure the funds you need with a fixed repayment schedule. Can be used to purchase, refinance, or cash out of existing real estate.

BUSINESS TERM LOAN

Significant, one-time investments or long-term financing needs, a business term loan helps you secure the funds you need with a fixed repayment schedule.

- ✓ Use to purchase equipment, real estate, or fund a long-term project
- ✓ Terms are determined by the collateral type
- ✓ Interest may be fixed or variable

BUSINESS LINE OF CREDIT

Ideal for short-term, recurring, or unexpected needs, a business line of credit provides you with ongoing access to funds up to a credit limit and interest paid only on the amount borrowed.

- ✓ Use to manage cash flow, purchase inventory or cover surprise expenses
- ✓ Terms are open-ended or closed-ended
- ✓ Interest is calculated on the outstanding balance

DISCOVER HOW BOULDER BANKING CAN BENEFIT YOUR BUSINESS AT

[STONEBANK.COM/LOANS/COMMERCIAL-LOANS](https://stonebank.com/loans/commercial-loans)



LOAN APPLICATION CHECKLIST

To shorten the process, come prepared with:

- ✓ Three Years of Tax Returns (Both Personal and Business)
- ✓ Schedule of Business Debt
- ✓ Year-end Business Financial Statement
- ✓ Financial Projections
- ✓ Articles of Organization/Incorporation
- ✓ Operating Agreement
- ✓ Tax ID Number
- ✓ Personal Financial Statement from the Owner(s)

Loans subject to credit approval and other program requirements. Other terms and conditions may apply. Call (833) 253-2265 for details.



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SWITCHING WORKSHEET

This worksheet is designed for your internal use to track the information you need to close your old account(s) and switch recurring payments and deposits to your new Stone Bank account.

IMPORTANT: Make sure to keep this sensitive account information secure and, if printed, consider shredding upon completion. Additionally, exercise caution if transmitting documentation via email as it may not be a secure form of communication.

Your new Stone Bank business checking account information

NEW STONE BANK ACCOUNT NUMBER	
NEW STONE BANK ROUTING NUMBER	
NEW STONE BANK DEBIT CARD NUMBER	

Recurring payments to your account (credits)

Minimize disruptions to your cash flow by immediately notifying any party that sends you automatic payments of your new account information.

COMPANY/PAYER	ACCOUNT #	NEXT SCHEDULED PAYMENT	AMOUNT	DATE PAYER WAS NOTIFIED	DATE OF 1ST PAYMENT TO NEW BANK ACCT.

Recurring payments from your account (debits)

Save time by scheduling recurring payments using your checking account, debit card or credit card. Notify service providers of your new account and card information and ensure that your new Stone Bank account is properly funded to help avoid service interruptions.

COMPANY/PAYER	ACCOUNT #	NEXT SCHEDULED PAYMENT	AMOUNT	DATE PAYER WAS NOTIFIED	DATE OF 1ST PAYMENT TO NEW BANK ACCT.



By providing more payment options to your customers, your business can enjoy increased sales, better cash flow, and improved payment security. Our Merchant Services solutions simplify transactions for your customers, whether in-store, online, or on-the-go. We offer debit and credit card processing technologies that support all major card types.

Call (833) 253-2265 or visit StoneBank.com to find the right solution for your business.

Merchant Services Accounts To Switch

Ensure that your merchant services provider has the necessary information to deposit your card processing transactions into your new Stone Bank account.

MERCHANT SERVICES PROVIDER	DATE NOTIFIED	STATUS

Other Financial Service Partners and Key Consultants to Notify

Include anyone who might be affected by your change of account - bookkeeper, accountant, attorney, insurance agent, etc.

PARTNER/CONSULTANT	DATE NOTIFIED	STATUS

Outstanding Checks to Clear From Old Account

CHECK PAYABLE TO	AMOUNT	BANK/ACCOUNT THE CHECK WAS WRITTEN FROM	DATE THE CHECK CLEARED

Old Account(s) to Close

Before you close your old account(s), allow time for outstanding checks, debit card purchases and recurring payments to clear. This may take a few business days, or possibly a few months. Check your account statement(s) to make sure that all items have cleared before you close.

BANK NAME	ROUTING NUMBER (NINE DIGITS)	ACCOUNT TYPE	ACCOUNT NUMBER	DATE ACCOUNT CLOSED



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OUR BIG DEAL**



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08-2024