

Business Loan Programs

Let CharterWest be your business partner. We can provide the cash to make it run more smoothly and operate more profitably. Our experienced loan officers will work with you to custom tailor a plan to your business needs. We take pride in lending with a positive attitude. And, no cookie-cutter solutions here – your business is unique and deserves its own loan program, with repayment plans designed to fit your cash flow.

Small Business Administration Loans

We offer various SBA loan programs, including 7a and 504 loans.

Business Operating Loans

We can help finance your inventory, your accounts receivable, and general operating cash needs. Smooth out those “bumps” in your cash flow.

Equipment Financing

Your business can't operate without good equipment. We can help you purchase or refinance computers and office equipment, manufacturing tools and machinery, construction equipment and vehicles.

Business Facility Loans

Is your business outgrowing its facilities? Are you renting and would like to own? Check out our various options for long-term financing of your buildings and property.

Construction & Real Estate

Are you a builder or contractor? Let us provide the money to finance your project. We can help with both residential and commercial construction projects.



Bank Locations

| | |
|-------------------|--|
| West Point | 201 South Main Street 402-372-5147 |
| Elkhorn | 20041 Manderson Street 402-289-0045 |
| Pender | 610 South Fourth Street 402-385-3200 |
| Walthill | 308 Main Street 402-846-5441 |
| Papillion | 7404 Olson Drive - Shadow Lake 402-339-2700 |



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www.charterwest.com

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Business Banking



**Let us help your
business grow**



Why CharterWest for Your Business?

CharterWest is a small business like yours. We understand the needs of small businesses, and have ways to help you meet those needs. Our business checking accounts offer one of the lowest fee structures in the market, so we don't "nickel and dime" you with service charges when you get your statement. We offer Remote Deposit Capture, so you can make bank deposits without leaving your desk. And our loan officers work hard to design loan programs that are suited to your business needs and budget.

Whether you need long-term financing for a new building, short-term help with cash flow, or a loan for any other business purpose, we will look at your loan request with a positive attitude and flexibility in mind. Check us out – you'll like what you see.

21st Century Banking

You can always access the information on these accounts by CharterNet Online Banking and CharterGo Mobile Banking*. Make mobile deposits from CharterGo Mobile Banking**. Seamless integration with Quicken® and QuickBooks®. These services are FREE. Online Bill Pay is available and FREE for the first 90 days.



* Messaging and data rates may apply.
**Limits do apply

With Accounts Designed for Both Large & Small Businesses, CharterWest Can Save You Money On Commercial Checking

CharterBiz Classic

Perfect for businesses with higher volumes of checks and deposits. Earn credit for your investable balance.

CharterBiz

Designed for businesses with smaller volumes. The monthly fee is waived if you enroll your account in CharterGreen statements or have over \$25,000 in total deposits and loans with us.

Compare Our Fee Schedule to the Competition - OUR FEES ARE LOWER!

| | CharterBiz Classic | CharterBiz |
|------------------------------------|--------------------|------------------------|
| Monthly Fee | \$3 | \$10 |
| Check or Debit (Per Item) | \$0.12 | \$0.25 after first 300 |
| Deposited Transit Items (Per Item) | \$0.12 | |
| Deposited Items Chargeback | \$5 | \$5 |
| Deposited CharterWest Items | FREE | FREE |
| Returned Check Images | FREE | FREE |
| Monthly Combined Statement | FREE | FREE |
| Bulk Currency (Quantities Limited) | FREE | FREE |
| Bulk Coin (Quantities Limited) | FREE | FREE |
| Single ACH Transfers (Outgoing) | \$20 | \$20 |
| ACH Origination Files | \$20 | \$20 |
| Domestic Wire Transfers (Outgoing) | \$20 | \$20 |

Ask about our HSA Accounts.



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