



We are your
trusted financial

partner



Business
Banking


Stop in
and see us
anytime

There's only so much you can learn by reading about our services. Find out what it's really like to work with us by stopping in at one of our many locations. The invitation is always open.

You can reach us at 888-226-6063.
To find a location near you, visit
tworiversbank.com.

 **TWO RIVERS**
Bank & Trust

My neighborhood.  My bank.

888-226-6063
 tworiversbank.com

 Member FDIC
rev 1/2017

 **TWO RIVERS**
Bank & Trust

A bank for the way you do business, in your neighborhood.

How far do you want to take your business?

You own a business. We understand the financial side of business, and invite you to tap into our local professionals and suite of services. Working with a trusted financial partner can help you achieve your goals.

Checking for business

Open a Small Business Checking account and receive basic services and convenience at a minimum cost, with up to 400 monthly items. Or choose Business Checking, with convenient access to funds and an earnings credit to offset fees.

Do you run a non-profit organization? Our Non-Profit Checking account can help you reduce monthly service fees while earning you a competitive rate of return.

Savings for business

One way to gain a higher return on your money is through Business Money Market Savings. For your variable reserves, our regular savings account is a good option. For cash reserves, consider a business CD with its flexible terms and fixed interest rate options.

Cash management ideas

From business online banking to account reconciliation and remote deposit, you'll find a wide variety of products and services that are unique to both small and large businesses. Based on an analysis of your business, we can recommend tools you can use to effectively manage money. Our experts can also conduct a financial comparative analysis for you, helping to uncover strengths and weaknesses in your current approach to business financial management.

Loans to help you realize your company's vision

Sometimes a financial boost fuels growth to the next level. Find these loans and many others available to help you achieve the success you seek, with fixed and variable rates, for the short or long term, secured or unsecured.

- Operating line of credit for flexible or seasonal borrowing needs
- Commercial construction financing
- Term loans for real estate, equipment fixed asset purchases, and other long-term needs
- Financing for healthcare practices
- SBA (Small Business Administration) 7A and 504 loan programs
- USDA (United States Department of Agriculture) Rural Development guaranteed loans
- Agricultural loans for land and equipment purchases and operating lines of credit, including FSA (Farm Service Agency) guaranteed loans
- Visa® Business credit cards



Work Perks, a special reward for you and your employees

Imagine a service designed to attract and retain talent, and increase employee satisfaction. And, there's no cost to you, the employer. That's Work Perks, a Two Rivers program. Take advantage of a full range of value-added services with no administrative burden. Work Perks saves your company money and strengthens employee benefits.

Will we be good for your business?

Find out if partnering with us can benefit you. For your potential loan needs, we will provide you with a list of information items we will need to analyze your present financial condition and banking needs. We

will present to you our relationship-oriented solutions and recommendations. For your checking and savings deposit requirements, we will provide you with a comparative financial analysis.

To start your analysis, we will supply you with a checklist of financial services and ask you to consider those you currently use. Tell us: Do you like what you have? Do you have concerns with any of them? One of our business banking specialists will take it from there.

Call 888-226-6063 to get started. We welcome the opportunity to earn your business.

