



FLEXIBLE BANKING FOR

ENTREPRENEURS

YOU'VE GOT BIG DREAMS - WE WILL GET YOU THERE

1

START-UP PHASE | JUST STARTING YOUR START-UP?

During the start-up phase of a business we see business owners using their own credit cards or personal checking accounts. This can get messy quick and business owners often forget to have the business pay them back. Those are lost expenses that could skew how you look at profitability. To avoid losses such as this, it is advised to have dedicated accounts and services to help manage your business finances.

During the **START-UP PHASE**, we recommend managing your finances with the following products:



Business Checking Account



Business Credit Card

2

GO PHASE | YOU'RE REGISTERED, WHAT'S NEXT?

In this phase you've vetted the business idea out enough to make your business official by filing for an Employer Identification Number (EIN) or filing as an LLC, Partnership or Corporation. You're likely going to be making bigger investments into your business – whether it's buying inventory, leasing a space, or launching a marketing campaign, you're going to need some more funds to finance your endeavors.

As you navigate through the **GO PHASE**, we recommend the following business banking products:



Business Checking Account



Business Credit Card



Business Line of Credit (LOC)

3

CASH FLOW PHASE | YOU'VE GOT PAYING CUSTOMERS, NOW WHAT?

You're live, you've got regular customers and you're sending out invoices. You have a steady flow of cash coming in and you need an easy way to manage it. Perhaps you're getting hundreds of checks a month and really don't want to be running to the bank or snapping photos of each one. Maybe you're processing credit cards and need a better way of doing it.

We've got a number of cash management solutions to get you through the **CASH FLOW PHASE**, we recommend the following products:



Business Checking Account



Business Credit Card



Business Line of Credit (LOC)



Cash Management Products

4

GROWTH PHASE | YOU'RE ESTABLISHED AND GROWING!

Business has been good to you. You're growing. Maybe it's time to buy a piece of equipment to automate production, or you're thinking about buying your own building instead of working out of your basement or leasing a space, or maybe you're buying a competitor – we can provide guidance as to the best financing options to consider. Offering a variety of business loan options including SBA options.

We recommend the following products when you're in the **GROWTH PHASE**:



Business Checking Account



Business Credit Card



Business Line of Credit (LOC)



Cash Management Products



Business Financing

See the enclosed Products & Services Summary for additional product details. The product selections shared above are generalizations based on typical business needs. Consult with a Village Bank business banking expert to discuss your unique banking needs.



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PRODUCTS &

SERVICES

Whether you are a startup, an established business, or somewhere in-between, partner with us for your banking decisions as your business changes.



BUSINESS CHECKING & SAVINGS

Village Bank offers a variety of business accounts that will enable you to run your business more efficiently.



BUSINESS CREDIT CARDS

Whether you're looking for low interest rates or rewards, we can help you find the best card option for you.



CASH MANAGEMENT SERVICES

Village Bank offers a variety of cash management products and services to effectively and efficiently manage your business finances, quickly process transactions, and accept payments in a more streamlined way.

- ACH Origination
- Credit Card Processing
- Remote Deposit
- Online Banking
- Bill Pay
- Mobile Banking
- eStatements
- Transaction Exporting



LINE OF CREDIT

Village Bank offers business lines of credit that match your specific business needs. We are committed to providing you with excellent service, competitive rates, quick responses and experienced lenders.



BUSINESS FINANCING

When you are ready to expand your business, Village Bank lending experts can guide you to the options that best fit your needs.

- Real Estate Loans
- Construction Loans
- Term Loans
- SBA Loans