

Let's build a relationship that grows with your business, today and tomorrow.

-  Call **800-650-7141**
-  Stop by your **local branch**
-  Visit **BankWithSterling.com**

¹ Additional fees may apply. Additional \$0.40 per check paid and/or deposited if over 500 combined per month with Business Premium Checking.

² Fee of \$0.15/\$100 after \$10,000.

³ Additional fees may apply. Please contact Merchant Services at 866-724-2606 for more details. Subject to credit approval.

⁴ Normal credit criteria apply. Balance Transfer APR: 0% introductory APR for the first six billing cycles following the Balance Transfer. After that, a variable APR, currently between 12.24% and 21.24% based on creditworthiness. APR indexed to the highest U.S. Prime rate as designated in the "Money Rates" section of *The Wall Street Journal*, accurate as of 11/13/13. Additional terms and conditions apply; review full terms and conditions prior to application.



STSB-LWDJ-EC-13



Financing the future of your business.

From a bank that understands your business.





Service is our first priority.

When we say there's strength in numbers, we're talking about more than just dollars. We're referring to the relationships we build with businesses like yours – and the many ways we can help you maintain a successful company in today's economy.

Our bankers take the time to listen and really understand you and your business goals. That's how we can deliver on-target solutions designed to help you succeed. So talk to one of our business bankers today.

Open an account today.

-  Call **800-650-7141**
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Owner-Occupied Commercial Real Estate

Sterling offers competitive rates and flexible terms to help you finance the real estate needs of your business.

Use the funds to purchase, refinance or make improvements to your owner-occupied property. Property types include owner-occupied retail, office, industrial and warehouse properties. Our small business lending experts will work closely with you to make sure the financing meets your business' specific needs and budget.

Save with a low rate.

Apply today and take advantage of low rates. You can borrow any amount from \$10,000 to \$250,000.

Plus, you can **lock in a fixed rate for 3 or 5 years** and enjoy the convenience of predictable payments that allow you to manage your cash flow for years to come.

Business Premium Checking

Business Premium Checking comes with **500 free checks paid and/or deposited¹** and up to **\$10,000 cash deposited/purchased per month²** at no charge. Additional services include payroll services, credit card processing³ and other ways to help your business run smoothly.

To learn more about all our business checking accounts, visit BankWithSterling.com.

Business Lending

There are times in business when you've got to be able to jump at a moment's notice. And our Business Line of Credit is designed to help you quickly leverage business opportunities.

Apply today for a Business Loan and enjoy low rates. This is an ideal opportunity to obtain additional funds for:

- Seasonal operating needs
- Inventory purchases
- New equipment

Manage your expenses with ease.

To help you get what you need while you're on the go, there's the Sterling Business Visa® Card. Get a **0% introductory APR** for six billing cycles on balance transfers.⁴



The right financing for your business.

And service that makes a difference.

Helping you achieve your goals is our business. That's why we offer a variety of lending and checking options to make sure you get the right product for your company. Our bankers will assess your specific needs, discuss your options and find a solution that is right for you.