

Reach your business goals with our most streamlined loan options.



HERITAGE BUSINESS EXPRESS LOANS

Get back to business with a fast and convenient loan process that requires minimal paperwork.

Heritage Business Express offers flexible loan products to help purchase new facilities, equipment or help your company with seasonal cash flow. Work with a dedicated, local business relationship manager for all your deposit, treasury management and loan needs for expert insight and peace of mind.

- Commercial real estate, equipment, accounts receivable and working capital lines of credit available
- Commercial real estate loans available up to \$1,000,000
- Loans and lines of credit available up to \$500,000
- Variable and fixed rates with a variety of terms available

For more information, please contact:

- **Commercial real estate loans available with fixed interest rates for 10 years with 25 year amortizations**
- **Equipment term loans available with fixed interest rates and full amortization up to 7 years**
- **Minimal documentation required**
- **0.50% interest rate discount with Heritage Bank checking account and automatic payments**

Documentation & Requirements

Depending on loan amount and whether it's secured or unsecured, we will require either some or all of the following:

- Completed application
- Business formation documents
- Personal guarantees
- Most recent business & personal tax returns (2 years)