

CUSTOMER CONNECTION

BUSINESS EDITION

CASH MANAGEMENT FEATURES

Simplify your business' banking today with Online Cash Management.

Payroll - begin offering Direct Deposit to your employees! Payroll can be set up quickly and easily through a spreadsheet or entered individually for your employee's net wages.

Collections - collect your regular monthly customer billings through the Collections feature! Debits can be made to all of your customers' accounts for their monthly billed amounts and credited to your business account in one lump sum.

ACH Origination - incoming ACH receipts and outgoing ACH payments can be set up with a few simple entries to collect or send those one-time ACH transactions.

Administration - the Admin function of Business Online Banking allows you to maintain control of your company and lets you determine which employees can have access to the various functions the service provides.

Cash Management services are offered for \$18.95 per month with 100 free items. Items over 100 are charged at \$.25 each.

ONLINE CONVENIENCE

Online account management can truly simplify the way your business banks. With free access to basic online banking and bill pay that allow you to monitor the daily activities of your accounts, you might wonder what else Business Online Banking has to offer. Convenience-adding Cash Management features are also available to Business Online Bankers for a minimal monthly charge. Cash Management functions include: payroll, collections, incoming and outgoing ACH payments, and electronic payments of your business taxes.

With our **Payroll** service, your business can offer direct deposit to your employees and can save expenses typically associated with processing weekly or bi-weekly payroll checks. Your employees will gain the added benefit of having their funds more readily available to them on payday rather than waiting for their payroll checks to clear.

Does your business bill customers for a service provided on a regular basis? If so, the **Collections** feature may be beneficial. This service allows you to set up invoices in an electronic format so a draft can be made against your customer's account (*with customer's permission*) and credited to your business account in one lump sum. This can save time and money because you control when the draft occurs and can ensure the proper amount owed is collected from your customers. **Incoming and outgoing ACH** origination allows you to perform one-time ACH payments or receipts for those situations where a recurring payment is not needed.

Cash Management features certainly add convenience to your everyday business banking. The easy-to-use screens provide a familiar format among each of the available features making the system user-friendly and easy to master. Transactions can be created on an individual basis or use the online instructions to upload a spreadsheet of your payroll or collections information to create all of your transactions at the same time.

For more information on how to begin using Cash Management, contact our Operations Department at (219) 362-7511 or toll free at 1-866-362-7511 today!

SBA LENDING NOW MORE ATTRACTIVE

From the 504, 7(a), and Express Loan Programs, commercial lending is now even more attractive. With the enactment of the American Recovery and Reinvestment Act of 2009, a variety of incentives are now available for SBA loans. Guaranty levels have increased to up to 90% for some programs and many borrower guaranty fees are being waived in order to spur economic growth.

The SBA 504 loan program is a financing tool providing growing businesses with long-term, fixed-rate financing for major fixed assets. Funds can be used for purchasing land, construction of new facilities, and real estate improvements. Renovating existing facilities, or purchasing machinery and equipment are also allowable uses for funds.

In 2007, the Small Business Administration unveiled the Patriot Express Loan program its latest extension to the financial assistance programs the agency provides to the military community. Patriot Express is a streamlined loan product that is based on the SBA's highly successful SBA Express Program, but with enhanced guaranty and interest rate characteristics.

The SBA 7(a) loan program is the most basic and most used of the SBA loan types. SBA 7(a) loans are provided by lenders who participate with the SBA and are only available on a guaranty basis.

LaPorte Savings Bank is an approved SBA lender. Loan amounts can vary based on program and eligibility requirements and can be used for most business purposes including start-up, expansion, equipment purchases, working capital, inventory or business-occupied real-estate purchases. For more information, contact a Commercial Lender today at our Chesterton, LaPorte, or Michigan City offices by calling 866-362-7511.

MERCHANT CARD SERVICES

Could your business benefit from merchant card services? LaPorte Savings Bank can help! Did you know that nearly one out of every three consumer purchases in the United States is done with a credit or debit card? Merchant card processing services can help your business increase efficiency at the check out by shortening transactions thereby increasing the number of sales you are able to process each day.

DID YOU KNOW?

- For every \$100 spent at a retail location, nearly \$40 is in a form other than cash or check.
- The average card holder has four (4) bank credit cards.
- Credit card purchasing volume has increased nearly 15% per year for the last five years.

LaPorte Savings Bank's merchant card processing services offer businesses the ability to accept Visa, MasterCard, Discover and American Express card payments with deposits being made directly into your business checking account for quicker access and greater convenience. With the introduction of Electronic Check Conversion - the ability to process a check as an electronic transaction - check processing terminal systems are also available. LaPorte Savings Bank is also able to offer gift card / loyalty card programs and wireless terminal solutions to fit your business' card processing needs.

Competitive products and pricing are available with no long-term contract requirements. Equipment and software systems offer up-to-date technology and 24/7 technical support. For more information about how LaPorte Savings Bank can meet your processing needs, contact Sarah Poe at our Michigan City Office at (219) 879-5364 or Karol Organ at our LaPorte Eastside Office at (219) 326-0500 today!


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The LaPorte SAVINGS BANK



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