

# Helping businesses grow, reduce cost, and minimize risk since 1998



## Term Loans

- \$1K to \$15MM
- Expand or acquire a business
- Working capital
- Purchase owner occupied real estate
- Make leasehold improvements
- Refinance and/or consolidate existing debt

## Revolving Lines of Credit

- Up to \$3MM
- Can be secured by accounts receivables, inventory, healthcare receivables
- More flexibility than a traditional loan
- Less rigorous underwriting
- Use funding for working capital, payroll, taxes, operating needs

## Merchant Processing

- Credit and debit card acceptance
- Zero-Cost Processing option to reduce or eliminate fees
- ACH & check acceptance
- EMV and PCI compliant equipment
- POS, mobile, and ecommerce options available
- Discounted AMEX rates

## Ecommerce

- Website design and development
- Shopping cart
- Hosting and email
- SSL certificate
- Gateway and merchant account

## Payroll & Benefits

- Cloud-based payroll and workforce management platform
- Relieve the burden of payroll tax reporting and payments
- A la carte and fully outsourced HR options
- Employee benefits including group health, retirement, disability, and more
- Pay-as-you-go Workers Comp option
- Scalable to any sized business

## Managed Technology

- Infrastructure and managed cloud
- Disaster recovery
- Security and compliance including HIPAA, SOX, PCI, and more
- Business software and software services
- Professional services to consult, design, and implement IT and software solutions

## Insurance

- Business, including, but not limited to:
  - Data Breach
  - Property
  - Professional and General Liability/E&O
  - Key Person Life, Directors and Officers
  - Workers' Compensation
- Personal, including, but not limited to:
  - Home Owner and Renters
  - Personal Umbrella
  - Homebased Business
  - Auto, RV, Motorcycle
- Group Health, including, but not limited to:
  - HMO, PPO, HSA plans
  - Dental and Vision
  - Life/Accidental Death and Dismemberment
  - Long and Short-Term Disability

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## Why Newtek?

\*Government guaranteed

Founded in 1998 | Publicly traded since 2000 | Largest non-bank lender\* | Merchant Processing | 50-state licensed Insurance Agency  
| Payroll & Human Capital Mgmt Provider | Web Services | Web Hosting & Design | Cloud-Based Tech Mgmt

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