

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 \$2MM
- 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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Newtek[®]
Your Business Solutions Company[™]
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*Government guaranteed

Why Newtek?

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

David Karcher | SVP of ISO Relationships | Direct: 212.273.8194 or EXT 13712 | Cell: 262.844.1418 | DKarcher@newtekone.com