

Here & Here
We We
Are. Grow.



Business Banking



We are in the business of growing business relationships.

We never fall short of full-service partnership. It doesn't serve anyone well to place our departments in silos. Instead, we put our skill sets together to provide one universal banking relationship that spans the full range of unique needs that any business has. We serve every business customer with personalized support that connects them to valuable advice on a full range of matters.

OUR BUSINESS BOOST PACKAGE

Accelerate your growth potential.

At Penn Community Bank, you are free to grow your business—and it's free to boost your business when you're one of our business customers. Selecting a Professional, Community, or Enterprise Checking Account gives you exclusive access to an entire suite of add-on benefits you can use to boost your business at no extra charge.

BOOST YOUR BUSINESS WITH INCREASED ACCESS.

Receive a Dedicated Relationship Manager and local business call line.

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BOOST YOUR BUSINESS BY CUTTING COSTS.

Secure exclusive access to discounted cash management services.

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BOOST YOUR BUSINESS WITH LOWER FEES.

Access a discounted origination fee for PennEdge Business Solutions - Loans and Lines.*

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BOOST YOUR BUSINESS BY KNOWING WHERE YOU STAND.

Tap into a complimentary business valuation powered by BizEquity.

BOOST YOUR BUSINESS WITH PRIORITY ACCESS.

Benefit from preferred interest rates with our Professional Business Savings Account.

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BOOST YOUR BUSINESS WITH PERSONAL PERKS.

Receive a free personal checking account—with a free first order of checks—as a Business Boost account holder.

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BOOST YOUR BUSINESS FROM THE INSIDE OUT.

Demonstrate your commitment to financial strength to your employees and within your internal culture with our bank-at-work program, **Workplace Connections**. We bring complimentary financial education workshops to your business and offer your employees promotional bonuses on personal banking.

*Account must be funded and meet balance requirement at time of PennEdge Loan approval.



BUSINESS CHECKING

Grow with the flow.

Check effective checking off your list. With checking account choices that flex to your needs, we've got you covered. Check.

	Basic Business Checking	Professional Business Checking with Business Boost Package	Community Business Checking with Business Boost Package	Enterprise Business Checking with Business Boost Package
Designed for	Business customers who need a simple checking account that provides the basics	Business customers with larger account balances and transaction volumes	Nonprofit or community organizations with low monthly checking activity	Business customers with high checking activity or with cash management needs
Balance Required	No balance requirement	\$2500 minimum daily balance or \$5000 combined daily balance (checking and savings)	No balance requirement	No balance requirement
Monthly Service Fee	No monthly service fee	\$12	No monthly service fee	\$20
Service Fee Waived	N/A	If the minimum daily balance or combined daily balance is maintained	N/A	An earnings credit is applied to your average monthly investable balance to reduce or eliminate monthly service and transaction fees
Per-Item Fee	300 free items \$0.45 per each item over 300	500 free items \$0.45 per each item over 500	300 free items \$0.45 per each item over 300	\$0.20 per deposit ticket \$0.17 per paid check \$0.17 per check deposited \$0.17 per ACH debit or credit item
Check Discount	Starter Checks	\$150 off your first order of checks	\$150 off your first order of checks	Variable
Interest	No interest earned	Yes	Yes	No interest earned

BUSINESS SAVINGS



Choose your financial growth track.

Strategic saving is key to your business success—whether you are a sole proprietor or have a large enterprise. We make it simple to save, and your money is available when you need it.

	Business Savings	Professional Business Savings	Business Money Market
Designed for	Business customers using Basic Business Checking	Business customers using Professional Business Checking, Community Business Checking, or Enterprise Business Checking	Business customers using Basic Business Checking
Balance Required	\$500	\$2500 minimum daily balance or \$5000 combined daily balance (savings and checking)	\$1500
Monthly Service Fee	\$5	\$15	\$12
Service Fee Waived	If the minimum daily balance is maintained	If the minimum balance or combined daily balance is maintained	If the minimum balance is maintained
Interest	Tiered	Tiered	Tiered

A close-up photograph of a person's hand holding a black smartphone. The hand is positioned in the lower half of the frame, with the thumb and index finger visible. The phone's screen is lit up, showing a blurred interface. The background is a soft-focus bokeh of warm, golden-yellow and blue lights, suggesting an urban setting at dusk or night.

CONVENIENCE SERVICES

Grow your access.

Your time is valuable, and we respect that. Our convenience services help you securely and efficiently manage your money so you can accomplish more while you're in-office, remote, or anywhere in between.

**Here
We
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ONLINE & MOBILE ACCESS

Grow your connection.

- 24/7 access to your accounts
- Review account history
- Transfer funds between your accounts
- Send and receive money
- Make one-time payments or set up recurring payments in Bill Pay
- Receive account statements the secure, environmentally friendly way with e-statements
- Download account information into Quicken® or QuickBooks™



APP ACCESS

Grow on the go.

- Deposit checks anywhere, anytime with Mobile Deposit
- Enable the app's Quick Balance feature to see account summaries without signing in
- Enable the app's biometric authentication feature to log in using fingerprint or face authentication instead of entering your password
- Contact us or locate a branch and ATM



VISA® DEBT CARDS

Grow wisely.

- Conveniently make company purchases from your business checking account
- Receive built-in fraud protection if your card or card number is ever lost or stolen
- Allow your employees to make everyday purchases by providing them with a Visa Business Debit Card
- Replace the need for petty cash and track employee spending
- Use CardValet to turn your card off and on, set spending limits, and receive real-time alerts for approved or declined card transactions



CASH MANAGEMENT AND MERCHANT SERVICES

Grow your capabilities.

- Constantly deliver solutions that make sure your cash flow works as hard as possible for your business
- Data-driven money management tools to remote deposit capabilities
- Services are powered by financial technology that gets business needs right



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LENDING

Let's fund your next "Here We Grow" moment.

To keep your business growing, it's essential to have right-sized funding in place exactly at the right time. In order to make swift decisions, you need quick answers from business banking experts capable of discussing the true professional impact of your decisions. That's where our expertise comes and makes a world of difference.

Every single business customer at Penn Community Bank is connected to a relationship manager who serves as a point of contact to answer questions and tailor financial advice to your individual needs. We partner with you to work together toward your next "Here We Grow" moment—whether your next milestone involves purchasing equipment, renovating your space, expanding your presence, or investing in your next opportunity.



Our Business Lending Options

BUSINESS LINES OF CREDIT

Growing requires flexibility.

Securing a business line of credit gives you quick access to cash with flexible repayment terms. You're able to withdraw funds as you need them against a predetermined credit limit—rather than receiving one lump sum all at once. With an established business line of credit, you pay interest only on the funds you withdraw. Then, when you repay the funds, they are available for you to borrow again.

TERM LOANS

Grow on your terms.

Loans with fixed rates and terms can help you acquire machinery, equipment, fixed assets, or refinance existing term debt. Loans are available in varying terms.

PENNEDGE BUSINESS SOLUTIONS

Grow faster.

As your business grows, your needs change. PennEdge offers the capital you need to keep your operations running smoothly at every phase. Unlike many other options out there, PennEdge does not require you to own real estate to qualify for a business loan or line of credit. This means less documentation, faster approval, and more convenient access to funds with our business checking accounts.

COMMERCIAL REAL ESTATE LOANS

Find space to grow.

Work with us to establish financing when you purchase or refinance owner-occupied or non-owner-occupied commercial real estate. Various loan terms are available with amortizations up to 25 years.



LETTERS OF CREDIT

Grow with a guarantee.

We offer specific commitments guaranteed by the bank for a third-party beneficiary. Such letters of credit are available only to qualified borrowers.

CONSTRUCTION LOANS

Grow and build.

Secure financing for your construction projects for various types of commercial projects, including investment properties or owner-occupied commercial buildings and construction of new homes for residential home builders.

RESIDENTIAL DEVELOPMENT LOANS

Grow and develop.

If you're a residential builder or developer, you can work with us to finance your development projects—from single lots to larger sub-divisions.



We are growing our economy one business at a time.

Our commitment to growth touches everything we do. We grow relationships. We grow community. We grow positive momentum. We expand businesses. We see growth potential everywhere we look. What will your next "Here We Grow" moment look like?

Penn Community Bank is here to help get you there.

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