

BUSINESS

Edge



Save \$100 with a FREE DeluxeBucks™ Gift Card from SCSB

We want to thank you for choosing to have your business checking account at Shelby County State Bank. Along with the bank's check provider, Deluxe, we would also like to present you with a Business Success Kit, along with a *free* \$100 DeluxeBucks™ Card.

This Business Success Kit is free to any SCSB business customer. Included is a certificate for a free copy of "Guerrilla Marketing" a best-selling book by Jay Conrad

Levinson. Also included is a \$100 DeluxeBucks gift card which can be redeemed on a huge selection of value-priced, business-building products and services. The brochure offers easy, affordable marketing services such as:

- Logo Design & Refresh Services
- Business Cards & Stationary
- Gifts & Promotional Products
- Holiday Cards & Calendars
- Website Design Service
- Full Color Brochures & Postcards



- Custom & Standard Forms & Labels
- Personalized Apparel

Again, you can simply call SCSB at 712.755.5112 to obtain your *free* Business Success Kit!

DeluxeBucks are valid for any product or service offered in the IdeaBook catalog or Marketing Services brochure, except checks, deposit slips or stamps. Limit of one per business customer.

SCSB has Money to Lend to Your Business!

Need more working capital, equipment, a renovation or new construction? For both start-ups and existing small businesses, Shelby County State Bank is your source for Small Business Administration (SBA) loans.

What are SBA Guaranteed Loans?

Loans backed by the Small Business Administration can be used for startup costs, equipment purchases, capital improvements and permanent working capital. SBA loans offer longer terms and lower down payments than conventional term loans, making them an affordable solution.

How does the SBA Program Work?

An SCSB lender provides the actual loan to the borrower. The SBA guarantees a portion of the loan acting, much like a co-signer. This can help the lender be more comfortable with a loan in which the borrower may otherwise have less

collateral than a bank typically requires.

Why should I consider an SBA loan?

There are many reasons why an SBA guaranteed loan should be considered, including:

- Longer terms
- (up to 7 years for working capital; up to 25 years for real estate)
- Flexible repayment options
- Lower down payments
- Improved cash flow, so you can use your cash in your business

What types of loans are available through SBA?

The SBA offers many types of loans, catering to certain business needs, including the SBA Express Term Loan, 7(a) Regular Business Loan and 504 Development Company Loans.



How do I qualify for an SBA loan?

The bank would expect you to be able to repay the loan from the cash flow of the business. The SBA typically looks for management capability, collateral pledge and owner's equity contribution as part of the deal. If you own 20% or more of the company, you will be required to personally guarantee the loan. There are some industries that are not eligible for SBA loans.

How do I apply for an SBA loan?

Contact any of your local SCSB lenders or Terry Nielsen in Harlan at 712.755.5112 or by email tnielsen@scsbnet.com.

A Few Things You May Not Know About Online Business Banking

How would Online Business Banking benefit me?

Shelby County State Bank Online Business Banking is a FREE service that provides you access to your SCSB accounts 24 hours a day, 7 days a week. Many things you do at the bank for your business, you can now do free of charge through online business banking:

- Check account balances.
- Get deposit and withdrawal information.
- See if a check has cleared.
- View Shelby County State Bank business credit card information and make business credit card payments.
- Transfer funds between depository accounts.
- Download account activity into your favorite financial management software.
- Re-order checks.
- Verify information on your outstanding loans.
- Grant different levels of security access to an unlimited number of users.

Can I pay bills with online business banking?

Absolutely! You can pay a merchant, an individual or another financial institution. Under MANAGING PAYMENTS tab, select BILL PAYMENTS. Pay anyone, anytime, view or change your payment schedules, all for FREE! Save your business the cost of postage, envelopes and checks!

Can I download my account information?

YES! Once you've logged in, click on the ACCOUNT INFORMATION AND TRANSFERS OVERVIEW screen, then select DOWNLOAD ACCOUNT DETAIL. From there you simply select the particular account and statement you wish to download, and then select the type of format. Formats you can download information from online banking include: QuickBooks, Quicken, MS Money, Peachtree and Text (Excel, Lotus).

Your statement information will download instantly and, best of all, is available

the same day that your statement normally cuts. So, you can obtain your business account information faster than waiting for your statement to arrive in the mail.

Can I make customized e-mail alerts for my accounts?

E-mail alerts called Priority Alerts are another FREE service from SCSB that delivers e-mail alerts notifying you when important events occur on your accounts. Sign up to receive alerts as to when payments are due, when a balance falls below a specified amount and more. You can find this service under the MANAGING ONLINE ACCESS tab.

To enroll your SCSB business accounts in 24 Hour Online Business Banker, log on to www.scsbnet.com and click on BUSINESS ACCOUNTS in the bottom left corner. For questions and help enrolling in this product, you can contact Beverly Schmitz at 755-7671.

