

# HELPING BUSINESSES GROW, REDUCE COST, AND MINIMIZE RISK SINCE 1998



## TERM LOANS

Newtek provides term loans ranging from \$10k to \$5 mm for existing businesses.

### Use funds to:

- » Expand or acquire a business
- » Finance business expenses
- » Purchase equipment
- » Make leasehold improvements
- » Refinance existing business debt

## COMMERCIAL REAL ESTATE

Newtek provides commercial real estate loans of up to \$10 mm.

### Use funds to:

- » Purchase an existing building
- » Refinance existing real estate

## REVOLVING LINES OF CREDIT

Newtek provides revolving lines of credit that are secured by either inventory or accounts receivable.

### Why Lines of Credit?

- » More flexibility than traditional loans
- » Less rigorous underwriting
- » Use funding for working capital, meeting payroll, taxes, operating needs
- » Competitive interest rates

## MERCHANT PROCESSING

Newtek aims to provide every business client with the latest tools and technologies available in the electronic payment processing space. This includes EMV and PCI compliant equipment, mobile technology, and Point of Sale solutions. Most businesses must accept credit & debit cards to increase sales, cash flow and customer satisfaction.

- » Credit & Debit Card Acceptance
- » Ecommerce Services
- » Breach Protection
- » Mobile Processing
- » Discounted AMEX Rates
- » ACH & Check Acceptance Services and more

## ECOMMERCE

Expanding your business is easy! You have the ability to open multiple locations without all of the heavy lifting. Bring your business online with an internet based storefront.

### Newtek's complete end-to-end solution includes:

- » Site design & development
- » Shopping cart
- » Hosting & email
- » SSL certificate
- » Gateway & merchant account

## INSURANCE

Newtek Insurance Agency is a 50 state-licensed provider of commercial and personal insurance solutions. Newtek offers all coverages businesses need in today's modern economy, including cyber insurance, employee benefits, E&O and more.

## MANAGED TECHNOLOGY

Newtek is a complete technology management company. We can help your organization cost effectively plan, build, implement, deploy, and manage your technology projects and ongoing technology needs. Solutions include cloud computing/infrastructure, disaster recovery, cloud desktops, and more.

## PAYROLL & HCM SERVICES

Paying employees and dealing with taxes can be enough to overwhelm the most efficient business owner. Add in HR requirements, and that can take up all of the time you devote to your business. Newtek can alleviate your administrative burden by giving you a human capital management system that centralizes your payroll and HR needs into a single cloud-based software solution. On top of processing your payroll, we will file federal, state, and local taxes, handle all your time and attendance needs as well as your benefit and ACA reporting.

## FOR ADDITIONAL INFORMATION

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