

Business Planning Solutions

Your business may be going gangbusters today. But, even the most talented business owner needs to take a step back and consider the long term. That's because your family, your employees, and your customers are counting on your business's vitality. Raymond James financial advisors at Liberty Bank can help you develop personalized long-term strategies and choose solutions best suited to your goals.

Succession Planning We can help you explore issues such as business valuation, taxation, future income, and equitable treatment of heirs and co-owners, and then execute a plan that fits the needs for everyone concerned.

Protection Planning A thorough review of your insurance needs, that takes into account your entire organizational and financial picture, can help ensure that your business is safe from the many threats that can undermine a healthy future.

Key Employee Planning We can show you how to provide an attractive retirement incentive today, and how to minimize disruption to your business in the future if a key employee passes away.

Securities offered through Raymond James Financial Services, Inc., member FINRA/SIPC. Raymond James Financial Services, Inc., member FINRA/SIPC, and are not deposits, are not insured by the FDIC or any government agency, are not obligations of the bank, are not guaranteed by the bank, and are subject to risk and may lose value. Investment advisory services offered through Raymond James Financial Services Advisors, Inc. Liberty Bank and Liberty Bank Investment Services are not registered broker/dealers and are independent of Raymond James Financial Services.

While the financial advisors of Raymond James are familiar with the tax issues and provisions presented herein, Raymond James advisors are not qualified to render advice on tax or legal matters. You should discuss any tax or legal matters with the appropriate professional.

How can we help?

We are here to help you. Stop by one of our local Liberty Bank branches, visit us online at liberty-bank.com or call us at 888-570-0774.



[YouTube](#) [Instagram](#) [Twitter](#) [Facebook](#) [LinkedIn](#) liberty-bank.com

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Member FDIC

Equal Housing Lender

NMLS# 459028

Tools to build your business.



Business Solutions



Our mission...

Is to provide smart, easy, economical ways to move you toward your goals, with advantages like:

Local Commitment We've been working with Connecticut businesses for nearly two centuries. Nothing's more rewarding for us than seeing our local businesses succeed.

Products & Services You'll find everything you need right under our roof - checking, savings, loans, credit cards, electronic banking, cash management, merchant services, and business protection.

In-person Support Our business banking officers and branch managers are available to meet with you at your office. Once you're on board, we'll come to you to set up services and even train your staff.

Solutions for Owners & Employees Allow us to help you most efficiently arrange your personal finances and plan for your financial future. The same goes for your employees.



Cash Management Solutions

Consider us your one-stop shop for cash management services. We'll partner with you to tailor options to your individual needs.

Positive Pay Protect your business from fraud. We will systematically compare checks presented for payment against the data you provide to detect serial numbers and amounts that don't match. Plus, create a whitelist of approved ACH transactions.

Remote Deposit Capture Deposit funds without being away from the office. You can enjoy faster access to deposited funds and the flexibility to bank when and where you want to. Using a PC, Internet connection and a check scanning device, you can submit checks for deposit directly from your business site. You can also consolidate deposits from multiple offices into one bank account.

Payroll Processing Services We'll connect you with cost-effective payroll processing services, including provision of paychecks, earnings statements, tax summaries and more.

Workers Compensation You may qualify for Premium Payment Program for Workers' Compensation from our business partner TransGate Solutions. No upfront premium deposit required and premiums are based on actual payroll data.

Overnight Investment Just designate a target balance. Any amount in excess of your target is automatically swept from your checking account to a money market account nightly.

Night Deposit The majority of our branches offer this convenient service. We'll have your deposits on the books the next business morning.

Merchant Processing Need help processing cards at your shop, on your website or by phone? Our business partner TransGate Solutions can do it all. There's no contract, plus you get the lowest rates and fees, guaranteed. They supply the equipment and training, and are on call 24/7 to help.



Online Wire Transfers Using our online wire transfer module, you can make secure, same-day USD payments to accounts at other banks or overseas. If you'll be on vacation, you have the option of scheduling future dated payments.

Zero Balance Accounting Let us automate the funding and debiting of multiple accounts, thus freeing you from making routine transfers.

Retail & Wholesale Lockbox Processing Reduce time-consuming receivable processing and reduce the potential of fraud by having your customers remit payment directly to a designated PO Box. We'll pick up the payments from the Post Office and process the payments according to your instructions. Daily, all payment data can be transmitted to you for easy cash application and you can review payment data and reporting online.

Automated Clearing House (ACH) and Direct Deposit Use ACH for your repetitive and non-repetitive electronic transactions. It's less work for you, and a more convenient way to manage your federal and state tax payments, accounts payable and employee payroll. You can also reduce payment-processing costs and eliminate lost or stolen checks. And if you designate payments to be directly deposited to your business bank account, you can reduce paperwork while making the funds available faster.

Coin & Currency Services With advance notice, we're ready to handle your coin and currency purchases and deposits at any Liberty branch.



Electronic Banking Solutions

Multitasking doesn't even begin to describe an ordinary day for a small business owner. That's why we have all kinds of services that make it quicker and easier to conduct your business, plus 24/7 access so you can bank when it's most convenient for you.

Business Online Banking

- FREE, real-time, secure access to account info, check images, and eStatements.
- Ability to transfer funds and download info to financial software such as Quickbooks®.
- Add on FREE Bill Pay services.
- ACH and wire transfers for an additional fee
- With a PC, an internet connection, and a check-scanning device, easily, securely, and directly submit checks for deposits without ever leaving your desk. Next business-day access to your funds. For more details, see Cash Management Solutions.
- Mobile App with Mobile Check Deposit.

eStatements You'll get a monthly email alert when your electronic statements are ready for viewing. It's all the same info you get on paper ... just without the wait. Secure delivery. View 18 months of checks and 16 months of statements.

Checking Account Solutions

It's just \$25 to open the checking account of your choice. Each of our three options comes with great features like a debit Mastercard®, FREE Online Banking and Bill Pay, 24-hour Telephone Banking service, plus 6-day-a-week live contact with our Customer Service Center. We also have Voice Print identity verification so we know it's you when you call us! And monthly \$2 paper statement fee is waived with eStatements.

PayBackSM Business Checking Easy is the operative word. You get unlimited FREE transactions¹ and we even refund other banks' ATM fees². Plus there's no minimum balance.

Commercial Checking High-dollar deposits? High-volume check deposits? Currency and coin needs? This may be the option for you. You get a low monthly maintenance service charge and a low per item³ presented or deposited amount... all of which can be offset by a monthly Earnings Credit.

Non-Profit Checking Trusts, estates, and charitable groups find this alternative a good match for their needs, with unlimited FREE transactions¹ and FREE Liberty Bank ATM usage⁴, plus no minimum balance.

Business Debit Mastercard® One little card can do so much for your business. It's more convenient than checks and safer than cash. Access cash anytime at an ATM, or have purchases automatically deducted from your business checking account. View activity 24/7 online.

¹Unlimited free transactions include checks paid, checks deposited, deposit tickets processed and electronic debits and credits. ²Refund of every ATM surcharge by another bank up to \$15 per statement cycle in the statement cycle the fee was incurred. ³For additional information, please refer to the Business Deposit Account Agreement. ⁴\$1.50 fee per transaction at foreign ATMs.

Savings Account Solutions

It's smart to maximize cash growth but what about ready access? Let us show you flexible and convenient options for getting the most out of your money. And monthly \$2 paper statement fee is waived with eStatements.

Business CinchSM Savings The higher your balance, the more you earn. FREE Business Online Banking. \$25 minimum to open, no minimum balance.

Business Overdraft Savings

No more worries about coming up short. Funds are automatically transferred (up to your available balance) to your business checking account to cover withdrawals that exceed your balance. Just \$25 to open and a minimum daily balance of \$100¹.

Business Money Maker Just \$25 to open... you won't find that elsewhere ...plus competitive interest rates. No per-check charges. FREE Business Online Banking. And convenient access to cash at any ATM.

Business Municipal Money Market and Business Municipal Money Market Preferred \$25 to open. Tiered interest rates ... the higher the balance, the more you earn. With a core operating account with us, you can qualify for Municipal Money Market Preferred ... and higher interest rates.

Business Certificates of Deposit² Ideal for corporate cash you don't need in the near term. Choose from 3-month, 6-month, or 1-year maturities. Earn a higher yield and get a guaranteed rate of return.

¹If at any time during the statement period your balance falls below the required minimum daily balance, a \$3.00 fee applies. ²Business CDs are subject to a penalty for early withdrawal.

Lending Solutions

As they say: It takes money to make money. But which lending option makes the most sense for your business? We can deliver a tailored solution that's right to keep your operation going and growing ... with great features like: a choice of terms, easy application, competitive rates, quick decision making, and payments that can easily be deducted from your Liberty checking account.

Express Business Loan A line of credit or a term loan up to \$250,000 with a simple, two-page application and decisions in as little as 24 hours. Plus, business financial statements and personal financial statements are generally not required.

Term Loan Finance a fixed-asset purchase, such as equipment and vehicles, obtain permanent working capital or consolidate debt.

Line of Credit Ideal if your business needs credit on a seasonal or cyclical basis, has fluctuations in cash flow, or purchases larger amounts of inventory to take advantage of discounts.

Small Business Administration (SBA) Loans provide competitive interest rates for long term financing. Our business lending consultants know all the ins and outs of applying for an SBA loan and can help guide you through the loan process.

Commercial Mortgages for Owner-Occupied Real Estate when it's time to own, renovate, expand or refinance, Liberty Bank can help. Borrower's business must occupy 51 percent or more of the property; 75-80 percent loan-to-value for most real estate types; and up to 25-year amortization schedules.

All loans and lines subject to credit and underwriting approval.