



## SOLUTIONS FOR BUSINESS

# ARCHITECTS AND ENGINEERS



By design, First Independent Bank has a multi-dimensional understanding of the banking needs and business landscape for architects and engineers.

Our highly experienced bankers bring you the robust resources and financing options you need to help your firm reach new heights – locally, regionally and even internationally. Tap our proven expertise to help your firm go further, backed by a solid banking foundation.

### A Blueprint for Customer Service

We serve a broad scope of architecture, design and engineering firms and we know that managing front-end project costs and smoothing cash flow are just a couple of the daily challenges you face. Our customer-focused approach means you work with a dedicated, experienced banker who is committed to knowing your industry and your business.

#### Loans and Financing<sup>1</sup>

- Asset-based and cash-flow lending
- Lines of credit
- SBA 504 and commercial real estate loans
- Equipment financing
- Partner buy-in or acquisition financing
- Sophisticated credit card products

#### Money Management Tools

Rely on us for advanced products and services to meet your full range of money management needs. From comprehensive treasury management<sup>2</sup> and fraud protection tools to flexible and up-to-the-moment merchant services<sup>3</sup>, we can help you:

- Simplify day-to-day banking
- Accelerate receivables
- Improve payment practices
- Monitor and manage cash flow
- Streamline credit card acceptance and reporting
- Access 24/7 merchant services support
- Safeguard resources with tech-forward fraud protection

<sup>1</sup>All offers of credit are subject to credit approval. <sup>2</sup>Some products and services may be subject to prior approval or fees. Please contact a Treasury Management Advisor and Relationship Manager for additional details that may apply based on products and services selected. <sup>3</sup>Merchant Services are provided by Heartland® in agreement with Western Alliance Bank. Merchants on certain processing programs are not eligible for next-day funding; funding may be delayed by Heartland's Credit or Risk departments at any time. Heartland® is a federally registered service mark of Total System Services, Inc. EMV is a registered trademark or trademark of EMVCo LLC in the United States and other countries. All trademarks contained herein are the sole and exclusive property of their respective owners. Any such use of those marks without the express written permission of their owner is prohibited. Heartland Merchant Solutions is a registered ISO of Wells Fargo Bank, N.A., Concord, CA; Synovus Bank, Columbus, GA, First National Bank of Omaha, Omaha, NE; and Deutsche Bank, New York, NY for Visa and MasterCard transactions only. Heartland offers NFC enabled POS systems, but a POS upgrade is not necessary to enable merchant service payment processing.

Turn to us for expert solutions to meet your business banking needs.

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