



SOLUTIONS FOR BUSINESS EDUCATION



When it comes to serving the education community, First Independent Bank is at the top of the class. Our customer-focused bankers work closely with you to ensure the products and services we choose together are smart solutions to deliver the capabilities and capital you need, along with efficiencies to ease your administrative operations.

Our knowledgeable bankers understand the dynamic challenges and opportunities that educational institutions face, and we are ready to help you meet your goals. We have extensive experience with private universities, charter schools, technical programs and other public and private educational institutions.

A+ Customer Service and Community Focus

Our local focus and the strengths of our national resources combine to bring you superior customer service. We offer well-designed products for simplifying your day-to-day banking, managing grant and endowment assets, and optimizing payroll and cash flow management.

Loans and Financing¹

We offer everything from tailored lending solutions for private colleges and universities to tax-exempt lease revenue financing for public K-12 school districts and charter schools.

A broad spectrum of unique solutions is created specifically to meet the needs of our clients in the education sector. From Montessori preschools to specialized technical colleges, we've got you covered.

Loan Types¹

- CAPEX loans for facilities or equipment
- Asset-based loans
- Lines of credit
- SBA 504 and commercial real estate loans
- Equipment financing
- Sophisticated commercial credit card products

Money Management Tools¹

Rely on us for advanced products and services to meet your full range of money management needs. From comprehensive treasury management² and fraud protection tools to flexible and up-to-the-moment merchant services³, we can help you:

- Simplify your 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

¹All offers of credit are subject to credit approval. ²Some 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. ³Merchant 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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