



## Business Banking

At CIBC, our commitment to you extends beyond our products. We get to know you, understand your business, and develop an approach that's tailored for your business needs. We strive to deliver the right banking solutions now and anticipate future opportunities for your business. Discover why so many businesses trust us with their financial needs.

### Financing Solutions

Whether you need capital for purchasing equipment, refinancing existing debt, supplementing cash flow, or meeting seasonal needs, we can help. Choose from a variety of fixed- and variable-rate loans including:

- Term loans and lines of credit
- Equipment financing
- Commercial mortgages
- Small Business Administration loans

### SBA

While the government may define your business as "small," we know that running your company and providing jobs in your community is no small feat. That is why we take the time to know you and your business, learn what matters most and provide the right banking solutions for you. CIBC is an SBA National Preferred Lender, meaning we have the ability to turn your application around more quickly with lending decisions made by the bank. We offer a variety of SBA loan types to fit your business needs:

- SBA 7a
- SBA 504
- SBA Express
- Export Assistance Programs
- Veteran & Military

### Treasury Management

From remote capture to real-time reporting, we offer a robust portfolio of treasury management tools to help put your financial assets to work. Our Treasury Management Advisors know that managing your cash position and short-term liquidity is a delicate balancing act. To give you more control over your day-to-day management, we customize a suite of products and services around your needs with your business goals in mind.

### Liquidity Solutions

Your money should work as hard as you. That's why we offer a variety of products to help you achieve your short- and long-term financial goals while providing liquidity to your funds. Planning for a future expansion, saving for new office furniture, or building your capital reserves for a rainy day? We can help! Select one of these products:

- Certificate of Deposit
- Money Market Account
- Business Savings Account

### Online & Mobile Banking

Manage your accounts whenever and wherever it's most convenient for you with Business NetBanking and mobile banking.

- Check balances
- Pay bills
- Transfer funds

With online banking you can view monthly statements, track account activity, download transactions to Quicken® and more. Plus, our mobile banking check deposit feature makes depositing checks as easy as snapping a photo. Ask us to learn more about online and mobile banking or visit us at [cibc.com/US](http://cibc.com/US).