

VECTRA BANK COLORADO

Commercial Business Banking

Treasury Management

Corporate Banking

Vectra Bank Colorado focuses on nurturing commercial and corporate business relationships to help them build and expand their businesses. Clients can access up to \$40 million in loans for working capital, inventory, accounts receivable, equipment, real estate and construction, lines and letters of credit, as well as agricultural financing. To help Vectra develop more effective banking solutions, our bankers strive to maintain an active knowledge of the economic and business environment.

Business Banking

Our business banking services include:

- Working capital and revolving lines of credit to help clients cover the costs of short-term and seasonal needs, or to take advantage of special discount offers.
- StreamLine revolving lines of credit up to \$250,000 for businesses that need immediate cash.
- Term loans, business cash reserves, equipment leasing and Visa® business credit cards.
- Real estate financing that lowers monthly payments and reduces loan costs.
- International banking, global trade and foreign exchange services (e.g., trade financing, letters of credit, documentary collections, risk management, hedging, marketing information, international payments and country expertise).
- Comprehensive financial services for the medical profession.

U.S. Small Business Administration (SBA) Loans

Vectra partners with the SBA to provide loans that allow businesses to qualify easier, reduce down payment requirements, and provide more affordable monthly payments and full amortization – which eliminate the pressure of a balloon payment at the end of the loan term. This type of bank loan, which the SBA partially guarantees, is designed to help small businesses get essential financing with affordable terms.

Additionally, as one of the SBA's participating lenders, Vectra can loan veterans, members of the military community and their spouses up to \$500,000 to start or expand a small business through the new SBA Patriot Express Pilot Loan Initiative.

Treasury Management Solutions

Vectra Bank's treasury management services enable our clients to:

- Streamline and simplify the banking system.
- Increase control over cash flow.
- Gain operating efficiencies and a competitive edge in the electronic age.
- Make fully informed financial decisions.
- Make the most of daily cash flow.

Commercial Banking

Vectra provides corporate cash management tools that enhance control over disbursements, hasten collection of funds, ensure full utilization of idle balances and provide comprehensive, easy-to-use information about a company's funds. Additionally, our commercial bankers suggest both bank and non-bank products and services to make businesses run more smoothly. Our management solutions address everything from staffing and office space to equipment and technology upgrades.

Contacts:

To speak to a banking expert and learn more about Vectra Bank's treasury management banking products and services, please contact Tim McCoy at (720) 947-7712 or tim.mccoy@vectrabank.com, or Lisa Cutter at (303) 972-6275 or cuttercom@earthlink.net.

