SBA Loan Programs

At MidSouth Bank, we recognize that small businesses are essential to the growth and success of our communities. That's why we proudly partner with the U.S. Small Business Administration to offer financing solutions that can provide greater flexibility than conventional loans. Our SBA lending options include 7(a) Loans, which can be used for working capital, business acquisition, improvements, equipment, supplies, and debt refinancing, as well as 504 Loans, which offer long-term, fixed-rate financing for real estate, equipment, machinery, and other major business investments.

To be eligible for an SBA loan, you must:

BE A FOR-PROFIT BUSINESS
The business is officially registered and operates legally.

DO BUSINESS IN THE U.S.
The business is physically located and operates in the U.S. or its territories.

HAVE INVESTED EQUITY
The business owner has invested their own time or money into the business.

EXHAUST FINANCING OPTIONS
The business can't get credit at similar terms elsewhere.

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Member FDIC

1-888-440-7774

Business
Banking Services

The friendliest and most helpful bank in town.

MidSouth Bank

Our business is knowing your business.

At MidSouth Bank, we are committed to the success of local businesses as we understand they are key to the thriving communities we call home. To us, banking is more than counting numbers in a ledger, it's our calling. We lend an ear and then we lend a hand, knowing that understanding your business is the best strategy for success.

You've got grit and drive that should be mirrored by your banking partner. That's why we promise to be more than brick and mortar; we are your financial teacher and problem solver. We are large enough to offer comprehensive financial solutions for your business, yet small enough to make your goals our highest priority.

Your MidSouth Bank team is committed to the financial success of your business—because that's how we measure our own success. Together, we get business done.

Welcome to MidSouth Bank!

THE BANK BUILT FOR
BUSINESS

bankmidsouth.com/business

Lean on us to deliver banking solutions that help your business thrive.

We know you have goals, and we want to help you reach them with products tailored to your specific needs. We respond to your unique banking needs with greater agility and flexibility than our competitors, and we offer equally comprehensive banking services. You get the best of both worlds: a bank large enough to serve your needs, but small enough to know your name. Business banking at MidSouth Bank couldn't be simpler.

Business Credit Card
MidSouth Bank Visa® credit cards offer hometown convenience, worldwide acceptance, and great benefits. With four different credit card options, choosing the right credit card has never been easier.

Business Debit Card
Use our MidSouth Debit Card to make purchases from your checking account wherever you see the Visa® logo and surcharge-free at MidSouth Bank ATMs and ATMs on the Allpoint Network.

Checking
We offer a variety of flexible checking products designed with your business in mind. Whether you're just starting out, established, or growing, we're confident you'll find the account that's perfect for you.

Loans
We understand you need money to make money. From auto and equipment loans to construction and real estate loans, our flexible loan programs and competitive rates will help keep your business running smoothly.

Savings
Whatever the future demands of your business—working capital, new equipment, tax payments—we have the savings solution you need to plan for your future.

	Checking					Savings		
	eBusiness	**Business**	**Commercial**	**Super NOW**	**Not-for-Profit**	**Business Savings**	**Business Super Money Market**	**CD**
Best Use	A low-cost checking account designed for the business customer who processes 150 or fewer items per statement cycle	Sufficient for most business customers processing up to 500 items per statement cycle	Ideal for larger companies who have high deposit activity or an interest in using credits to reduce service charges	For Sole Proprietors and Public Funds only	The perfect solution for non-profit organizations	Save for tomorrow's expenses today.	When you want to earn interest, but need your savings to be accessible.	Higher interest rates and various terms to help your business reach its savings goal faster.
Features	*All Checking Accounts include these benefits.* Free Business Online & Mobile Banking[1] Online Bill Pay Free use of MidSouth Bank and Allpoint Network ATMs Overdraft protection available with approved credit Free 24-hour Telephone Banking[1] SecureAlerts eStatements Free Visa® debit card Treasury Services							
Opening Deposit	$100	$100	$100	$2,500	$100	$100	$2,500	$500
Earns Interest[2]	No	No	No	Yes[2]	No	Yes	Yes	Yes
Maintenance Fees/Service Charges	$4 monthly paper statement charge $0.40 per item over 150 per statement cycle Cash handling fee of $1.00 per thousand after the first $10,000 per statement cycle	$15 monthly service charge if average daily balance falls below $5,000 $0.40 per item over 500 per statement cycle Cash handling fee of $1.00 per thousand after the first $10,000 per statement cycle.	Interest earnings credit on collected balance less 10% reserve on this account offsets service charges $20 maintenance fee per statement cycle Cash handling fee and item charges may apply[2]	$9 monthly service charge if ledger balance drops below $2,500 Item charges apply[2]	No monthly maintenance fee or minimum balance required	$6 service charge if ledger balance falls below $100 during statement cycle An excessive withdrawal fee may apply to each withdrawal or debit after 6 per statement cycle[2]	$10 monthly service charge if ledger balance falls below $2,500 or average daily balance falls below $10,000 An excessive withdrawal fee may apply to each withdrawal or debit after 6 per statement cycle[2]	Penalty may be imposed for early withdrawal An excessive withdrawal fee may apply to each withdrawal or debit after 6 per statement cycle[2]

[1]Messaging and data rates may apply. [2]Specific fees can be found in our Charges Common to All Accounts and our Analysis Fee Schedule. **Dormant Account Service Charge** An account is considered dormant if there has been no deposit to or withdrawal from the account for a period of twelve (12) months. All regular service charges apply to dormant accounts. Statements may not be sent more than once per year on dormant accounts. Accounts which are considered dormant will be service charged an additional $10 per statement cycle in addition to the routine service charge applicable to your particular account. This charge is applicable to all Checking and Savings accounts.

Your business is increasingly complex. Your banking shouldn't be.

Your time and energy are precious and shouldn't be spent on hurried trips to the bank or bouncing between accounts. We provide an array of Treasury Services to streamline your business needs and make your life easier.

ACH Payments & Payroll
Reduce your need for checks by directly depositing payroll into your employees' accounts and by debiting monthly fees from your customers' bank accounts.

Business Mobile Banking
Our mobile banking app offers financial management on the go. Securely review transactions, transfer money, and deposit checks right from your smart phone.

Business Online Banking
Access your money any time with MidSouth Bank's business online banking. Safely view account balances, transfer funds, and pay bills with the click of a button.

Electronic Federal Tax Payment System (EFTPS)
Make federal tax payments securely from your office or home, 24 hours a day, 7 days a week with MidSouth Bank's EFTPS.

Merchant Services
It's our goal to improve your business efficiency through smart technologies focused on providing an exceptional customer experience.

Positive Pay
MidSouth Bank's Positive Pay is a powerful fraud prevention tool used to combat check fraud.

Remote Deposit Capture
Our Remote Deposit Capture service allows you to deposit checks electronically and can make your funds available faster. It's like having a 24-hour teller right in your office.

Online Wire Services
Sending payments worldwide on tight deadlines becomes fast and easy with Online Wire Services.

Please call our Treasury Services team at **888.643.0111** or email **treasuryservices@bankmidsouth.com** to learn more. We will be happy to assist you.