

# Franchise Specialty Banking

#1
SBA Lender<sup>1</sup>
in our region for 13 years

## Huntington Bank is your specialty franchise banking resource.

A franchise is unlike any other business model. It puts you between two worlds: self-directed entrepreneur and franchise-controlled owner/operator. This means you need a franchise bank you can depend on.

#### - Concierge Service

A single point of contact throughout the loan process.

In addition, you'll have access to Huntington's extended team of professionals, if and when you need them.

With digital tools like Cash Flow Forecast, Spend Analysis, and Cash Position, tracking and managing revenue and expenses is easier than ever. Coming soon for sole proprietors.

## Ready to get started?

## **Lending Solutions<sup>2</sup>**

- Loans for both first-time and established business owners
- Conventional and SBA products available with competitive terms and working capital
- Market-driven interest rates with options to float or fix your rate
- Quick underwriting process with both judgmental and scored decisions; application only for certain structures & exposures
- Industry-leading loan closing process to ensure customer satisfaction

### **Business Banking Product Suite**

- Business credit cards<sup>2</sup> available
- Capital<sup>2</sup> to start or grow your business
- Accounts such as Unlimited Plus
  Business Checking and Unlimited
  Business Checking that offer unlimited
  transactions<sup>3</sup> and your choice of one
  or more bonus service(s)<sup>4</sup>
- Treasury management services to support your cash flow
- Insurance<sup>5</sup> solutions for your business
- Full suite of consumer products for your home, auto, and personal wealth management services

Your Huntington Business Banker can help you address many facets of your business by bringing forward key insights, new ideas and thoughtful solutions. Connect with the business banking team at Huntington to discover the many ways we can help you grow and strengthen your business.

Visit **huntington.com/SmallBusiness** to learn more about the services available.

'SBA loans subject to SBA eligibility. Huntington is #1 in the nation in number of SBA 7(a) loans from October 1, 2017 to September 30, 2021. Huntington is the #1 SBA 7(a) lender in the region made up of Illinois, Indiana, Kentucky, Ohio, Michigan, West Virginia, and Western Pennsylvania from October 1, 2008 to September 30, 2021. Source: U.S. Small Business Administration (SBA).

<sup>2</sup>All loans are subject to application and credit approval, satisfactory appraisal, and title insurance. Terms, conditions, and loan programs are subject to change without notice. Other terms, conditions, and restrictions may apply.

<sup>3</sup>A "transaction" is any combination of checks paid, deposit tickets, deposited checks (except those you process through a remote deposit scanner), incoming ACH debits and credits, debit card purchases, and bill payment transactions made through Huntington's Online Bill Pay service.

<sup>4</sup>Choose one bonus service with Unlimited Business Checking; choose two with Unlimited Plus Business Checking.
<sup>5</sup>Insurance products are offered by Huntington Insurance, Inc., a wholly-owned subsidiary of Huntington Bancshares Incorporated, and underwritten by third-party insurance carriers not affiliated with Huntington Insurance, Inc.

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