Spring Specials!

Small Business Loans & Lines through July 15, 2025

48-hour Decisioning on most lines and term loans applications under \$100k (excludes CRE loans). **Quick & Easy Application** with limited financials required.



24 month Business LOC up to \$250k & CRE LOC up to \$500k ^{1,2,7}

- Promotional rate for 12 months at WSJ Prime plus 0.50%¹
- Bank Standard Pricing WSJ Prime + 3.50% to 4.50% after 12 months
- No CWB loan fees for initial 12-month period. After 12 months, Annual Bank Fee applies (Bank Standard Fee \$250 to \$1,000). For CRE Lines, 1/2 Standard Fee Pricing.
- Refer to disclosure for additional requirements ³



New Equipment Loans up to \$250k^{1,2} (applies to Quick Term Loans)

- 6.75% APR for 12 months¹
- Equipment exclusions: restaurant equipment, fitness equipment, equipment and vehicles over 6 years, and personal computers (desktops, laptops, and related peripherals)
- No CWB loan fees
- Third party fees to be paid by borrower (DMV/registration, etc.)
- No cash out for refinancing of existing equipment debt (for new equipment purchased within 90 days)
- Refer to disclosure for additional requirements ^{3,6}



CRE Loans up to \$500k^{1,2}

- Standard Bank rate, minus 1%¹ e.g., 10-year T bill 4.23% + 4.50% = 8.73%
 - 1.00% = Promotional rate 7.73%¹
- No CWB loan fees during promotional period (\$250 annual fee applies after initial 12 months)
- Third party fees to be paid by borrower (Appraisal, Title/Recording)⁵
- Refer to disclosure for additional requirements ^{3,4}

Let's work together. Call or visit your local Banker or Banking Center today! 800.298.1775

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Offer valid through 7/15/2025. Offer can be rescinded at any time.

1) After initial 12 months, loan to reprice at Bank's then-current standard rate based on credit worthiness as determined on date of original loan approval. The floor will remain at a minimum of 7.00%. 2) Minimum deposit of \$2,500 new money in a new CWB checking account. Minimum of one additional CWB service and/or product line. 3) Automatic loan payment from CWB account is required to qualify for promotional rate; if automatic payment is removed, rate automatically reverts to standard Bank rate. Only applications received during promotional campaign dates qualify for promotional rate. Rates are for new deals only, renewals and overdraft lines are excluded. 4) Owner occupied only. 5) Bank covers property evaluations only. If appraisal is required, Bank will offset appraisal fee equal to cost of property evaluation. 6) Minimum loan amount varies depending on product. Term and LTV per current Bank guidelines. WSJ Prime variable rate at time of funding. Offer subject to satisfactory loan approval. 7) Business Line of Credit (LOC) may require a UCC filing. CRE Line of Credit (LOC) requires a Deed of Trust filing.