



Enjoy the difference.

CORPORATE BANKING

AT BANKFIRST, our mission is to serve as the premier business bank in Central Florida. We pride ourselves on offering small and middle market businesses an alternative to traditional banking options, and understand that every company, no matter what the size, has unique banking needs.

BANKFIRST has developed a well-deserved reputation as an innovator within the financial community; a leader in providing the highest level of quality service and social responsibility.

For businesses, BankFIRST offers the widest array of loan solutions in the Central Florida market, regardless of where the company resides on the business continuum. The bank's highly regarded SBA Express Loan Center helps new and existing businesses gain access to an extensive range of government guaranteed loan programs. In addition, our trusted designation as an SBA Preferred Lender allows for expedited loan decisions. BankFIRST's accounts receivable financing division also provides working capital loans to high growth, undercapitalized companies. For mature companies, the bank provides traditional asset-based, construction and commercial real estate financing programs.

Additionally, the bank's Socially Responsible Banking Program (SRB) is the first of its kind in the state of Florida. The SRB program guarantees that depositors' funds will be invested locally to support community needs, specifically in the areas of affordable housing, business and economic development, conservation, education and support for non-profit and faith-based groups.



WHY BANKFIRST?

- *Integrity*
- *Gold Star Quality Service*
- *Innovative Products*
- *Social Responsibility*
- *Local Executive Team*
- *Experienced and Knowledgeable Staff*



CORPORATE BANKING

WHAT MAKES BANKFIRST DIFFERENT?

At BankFIRST, we strive to provide a uniquely rewarding banking experience through the development of innovative business financial solutions that are delivered with Gold Star Quality Service. A leader in business banking, BankFIRST's local presence and commitment to delivering an unparalleled customer experience results in highly efficient response times and an unwavering pledge to exceed client expectations with every request. The BankFIRST team concentrates on meeting individual customer needs, and takes a proactive approach in providing solutions to effectively manage the strategic objectives of each client, keeping in mind the ever-changing business climate.

Founded in 1989 as a state-chartered, federally insured commercial bank, BankFIRST has grown to include twelve locations throughout Central Florida. At the foundation of the bank's growth and reputation in the marketplace are its Chairman, James T. Barnes, Jr., and its President and Chief Executive Officer, Donald J. McGowan. They are supported by a Senior Management team and Corporate Board of Directors comprised of long-time local residents with substantial community banking and civic experience. With a commitment to excellence, local decision-making and an unwavering pledge to deliver Gold Star Quality Service, you can trust BankFIRST to serve as a strong financial partner – backed by the longevity of over two decades of banking excellence.

BANKFIRST'S COMPREHENSIVE PRODUCT LINE

DEPOSIT AND CASH MANAGEMENT SERVICES – BUSINESS SOLUTIONS

- Internet Cash Management
- Business Online Bill Payment
- Telephone Banking
- Internet, Domestic and Foreign Wire Transfers
- Direct Connect
- Positive Pay
- Remote Deposit Capture Service
- Merchant Services
- Electronic Federal Tax Payment System
- Payroll Services
- Business Checking
- Business Plus Checking
- Commercial Checking
- Business Money Market Account
- Business Check Card
- Business Credit Card
- Certificates of Deposit
- CDARS® (Certificate of Deposit Account Registry Service®)
- Business Savings Account
- Business Money Market Account
- Bank at Work Program
- EscrowPLUS Account

COMMERCIAL LENDING SERVICES

- Commercial Loans
- SBA Loans and Lines of Credit
- USDA Loans
- Letters of Credit
- Working Capital Lines of Credit
- Asset-Based Lending
- Accounts Receivable Financing
- Commercial Real Estate Financing
- Equipment Loans
- Expansion Loans
- Non-Profit Loans

PERSONAL BANKING

- All-American Checking Account
- Regular Checking Account
- Premium Plus Checking Account
- Platinum Plus Checking Account
- Classic 50+ Checking Account
- Personal Check Card
- Personal Credit Card
- Online Banking
- Personal Online Bill Payment
- Telephone Banking
- Electronic Statements
- Regular Savings Account
- My FIRST Savings
- All American Savings
- Certificates of Deposit
- Money Market Account
- IRAs
- Mortgages
- Home Equity Lines of Credit
- Second Mortgage Loans
- Night Depository and Bank by Mail
- Safe Deposit Boxes
- CDARS® - Certificate of Deposit Account Registry Service
- Telephone Banking

There has never been a better time to be a BankFIRST customer. Since 1989, we have built our foundation on financial strength and stability. Now, more than ever, you can bank with confidence.

BankFIRST – Enjoy the Difference.