

Our Business Banking Services

Made to fit your company's needs, not ours. At Hamilton Bank we place our business customers at the center of every transaction. It's our approach to helping you and your business succeed.

We provide our business checking customers sharper advice, a more holistic approach and a more personal banking experience. Straightforward financial advice, outstanding personal service and the right products to meet your needs. That's what business banking with Hamilton Bank is all about.

Contact Our Team

Business Banking

501 Fairmount Ave. Suite 200
Towson, MD 21286
410.823.4510

hamilton-bank.com/business-banking

We're All the Bank You'll Ever Need

Build your future with Hamilton Bank

- › MasterMoney Debit Card
- › Automatic Payments
- › Direct Deposit
- › Telephone Banking (877.850.4372)
- › Internet Banking
- › Online Bill Pay
- › E-Statements
- › Savings Accounts
- › Money Market Accounts
- › Certificates of Deposit
- › Retirement Accounts
- › Mortgage Loans
- › Home Equity Lines of Credit
- › Automobile Loans
- › Notary Services
- › Business Accounts and Services
- › Safe Deposit Boxes
(Not available at all locations)



Hamilton Bank

Together. Let's Grow.

Business Lending Options

Business Lending Made Simple.



hamilton-bank.com/business-banking

Business Lending Made Simple

There are several options when looking to obtain capital for your business. While working with an experienced loan officer at Hamilton Bank, we will help you determine the best solution that fits your needs.

We offer a variety of business loans with competitive rates and terms to meet both the short and long term borrowing needs of your company. Whether you're looking for ways to better manage your business cash flow or are expanding your operations, we have the business lending solution that works for you and your business!

Loan Products Available:

Our loan products include:

- › Line of credit
- › Business term loans
- › Commercial mortgage
- › SBA

Solutions Made to Fit Your Needs.

We have the business lending solutions that work for you and your business!

Visit Hamilton-Bank.com/business-banking to learn more about how we can help meet your borrowing needs.

Business Loan Options Tailored to Your Needs

Line of Credit (LOC)*

Suited for short-term working capital needs.

- › Flexible terms
- › Competitive rates
- › Online accessibility

Term Loans*

Suited for permanent working capital needs.

- › Monies received in one lump sum
- › Used for equipment, expansion or inventory
- › Competitive rates
- › Variable maturities

Commercial Mortgages*

Suited for owner-occupied or non-owner occupied property.

- › Monies can be used for purchase or refinance
- › Competitive rates
- › Variable maturities

SBA Loans*

Suited for borrowers that might not otherwise meet conventional lending requirements.

- › Flexible loan structure
- › More time to repay
- › Lower down payments
- › 7(a), 504 and express programs available

*Loans are subject to normal underwriting criteria.

Grow Your Business with Hamilton Bank

Our loan application checklist will help you get started on the documentation you will need to apply for a loan.

Required Information for Each Business Owner (20% or more ownership)

- › Personal financial statement
- › Personal tax returns**
- › Driver's license
- › Social security number

Required Company Information

- › Information about your company: management details/structure
- › Business tax returns or financial statements**
- › Current YTD profit & loss statement
- › Current YTD balance sheet
- › Accounts receivable aging
- › Accounts payable aging
- › Business plan and projections

Hamilton Bank is the Only Bank You Need

While maintaining our excellent financial stability and superior reputation, we've transformed right along with our customers, adding new services to meet their complete banking needs: business loans, home equity loans, mortgages, online banking, and 30,000 no-fee ATMs throughout the region. Taking the time to understand the customer's goals and always putting their needs first. When other banks are focused on the bottom line, we are focused on you.

**Depending on the size of the loan 2 – 3 years returns will be requested. Contact a loan officer for more information.