

# COMMERCIAL LENDING WITH OCONEE STATE BANK



OCONEE  
STATE BANK

Business solutions  
that make sense.

Specializing in commercial loans, Oconee State Bank is committed and ready to fulfill your needs when it comes to jump starting or expanding your business.

## COMMERCIAL LENDING FEATURES

### FEATURES:

BUSINESS EXPANSION  
DECISIONS MADE LOCALLY  
SHORT OR LONG-TERM FINANCING  
REFURBISH INVESTMENT PROPERTY  
COMPETITIVE RATES & TERMS



In the early 1900s, there were banks in all the small towns of Oconee County...Bishop, Bogart, Eastville, Farmington, and Watkinsonville. When the Great Depression came along in 1929, all of those banks failed and Oconee County was without a bank for the next 30 years. Farmers and small merchants had to travel to Athens for their banking needs.

In 1958, a group of community leaders recognized the need for a bank in Oconee County and started the process of obtaining the necessary approval for a state chartered community bank. In 1959, they announced the FDIC had approved a community bank. Oconee State Bank opened its doors for business on February 1, 1960 with 3 employees and a small corner office on Main Street in downtown Watkinsonville.

Since 1960, Oconee State Bank has grown remarkably with locations across Oconee, Athens, and Gwinnett counties. We have proudly provided an unparalleled commitment to personalized service, value-added products, and a deep sense of responsibility to the communities we serve. With an eye to the future, and as part of your community, we take a personal interest in your success and are committed to helping you reach and exceed your goals. Entrusting Oconee State Bank with your personal and business financial services means surrounding yourself with a team of professionals who respond quickly to your needs and have all the resources you need to thrive.



## Our Vision

To be **essential** to the lives, businesses and communities we serve

## Our Mission

To create **remarkable** experiences that significantly mark the lives of others

## Our Values

**Stewardship:** The privilege and responsibility of wisely shepherding our resources

**Unity:** Believing the best in, Expecting the best from, seeking the best for, and Telling the best about each other

**Collaboration:** A culture of teamwork

**Community:** Partnering with our communities through local ownership, involvement and decision-making

**Excellence:** Exceptional performance with a long-term perspective

**Service:** Consistently creating remarkable service experiences for our customers

**Solutions:** Empowering our team members to deliver solutions

# experience Remarkable

## ONLINE BANKING & BILL PAY

Our online banking services give you immediate access to your accounts anytime, anywhere so that you can be wherever your business takes you. With access to real-time balances, bill pay, check images and statements, account transfers, alerts and integration with financial software, we put your business banking right at your fingertips.

## BUSINESS MOBILE DEPOSIT

A solution for commercial customers to make check deposits conveniently and securely through our Mobile Banking app or our Commercial Remote Deposit app, using a mobile device.

## REMOTE DEPOSIT

Streamline deposit preparation while reducing processing and transportation costs with Remote Deposit. No more writing out deposit slips, trips to a financial center, or waiting in line. Take advantage of extended deposit cutoff times and scan checks with convenience.

## WIRE INITIATION

Wire transfers are a fast way to send funds between financial institutions for credit to another account. Conveniently initiate outgoing domestic wires through Commercial Cash Management. International wire transfers must be initiated through your Financial Center, Business Banker, or Central Wire Desk.

## ACH ORIGATION SERVICES

Utilize our ACH Origination services to create your direct deposit payroll for your employees, collect invoices, draft monthly fees from your customers, and pay your vendors.

## POSITIVE PAY

Utilize Positive Pay to reduce the risk of loss from check fraud. Peace of mind is at your fingertips!

## eSTATEMENTS

Access your account statements anytime through our secure Online Banking Electronic Statement Portal. Statements can be securely retained for easy access. Opt in to be notified the moment your statement is generated. eStatements can be combined with our other digital services bettering the environment by reducing paper waste.

## MERCHANT SERVICES

We are proud to partner with BancCard to offer customizable payment solutions for your business. Whether you process a handful of transactions per week or thousands, we offer a vast array of payment processing options to meet your needs. Let us help you find the right point-of-sale-system for your business.

## LOANS & LINES OF CREDIT

Whether you are just getting started or looking to expand, we can provide loan solutions that not only meet your needs, but encourage growth. We offer fast, local approvals, low closing costs, short or long-term financing and competitive rates and terms.



# experience *Remarkable*

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## SBA LOANS

Our partnership with the U.S. Small Business Administration allows us to offer the financing you need to achieve your goals. Both startups and established businesses can benefit from these loan programs with flexible options to grow your business.

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## CREDIT CARDS

Our business credit cards offer you convenience and worldwide acceptance, giving you the ability to purchase what you need, when you need it. We offer credit cards designed with the needs of the business owner in mind. We offer two product options: Platinum Card with Cash Back Rewards and the Platinum Benefits Card.

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## PURCHASING CARDS

The Oconee State Bank Purchase Card can streamline your accounts by putting them all under one roof. The purchase card allows clients the ability to improve efficiency, reduce costs, and have greater visibility into expenses and procurement all while earning a cash back rebate on all purchases.

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## FINANCIAL PLANNING

Ready to put your business earnings to work for the long term? Our Financial Services team is here to offer personalized assistance in the areas of establishing and supporting company 401k plans, life insurance and other investment products.

**COMMERCIAL CHECKING (ANALYSIS)**

Free debit card, online banking and bill pay,  
eStatements, and telephone banking  
\$50 opening deposit  
No minimum balance requirement  
\$15 monthly service fee<sup>1</sup>

**\$.50**

Cash deposit fee  
per \$1,000

**\$.15**

Per item fee<sup>2</sup>

**\$3**

Paper Statement Fee<sup>3</sup>

<sup>1</sup>With basic access to commercial cash management. This fee will increase if enrolled in other commercial cash management services

<sup>2</sup>Items include deposits, deposited items, checks paid, and electronic items

<sup>3</sup>Enroll in eStatements to avoid monthly fee

This account is non-interest bearing

Some account fees may be offset by the Earnings Credit.

Earnings Credit – This account features an earnings credit which is applied to reduce or eliminate fees on the account. If the earnings credit exceeds the fees for any period, you will be assessed no fees, but you will not be paid, carry forward, or otherwise receive credit for any excess earnings credit.

Earnings Credit Calculation – The earnings credit is calculated by taking the average collected balance, less the reserve requirement imposed by the Federal Reserve and multiplying it by the index, which is defined as the prior month-end 13 week Treasury Bill rate as published in The Wall Street Journal. The periodic earnings credit rate or index may change at any time.



Other bank rules and regulations apply

**SMALL BUSINESS CHECKING**

Free debit card, online banking and bill pay,  
eStatements, and telephone banking  
\$50 opening deposit  
No minimum balance requirement  
\$10 monthly service fee

**150**

Allowable items

**\$.25**

Per transaction above  
150<sup>1</sup>

**\$3**

Paper Statement Fee<sup>2</sup>

<sup>1</sup>Items include deposits, deposited items, checks paid, and electronic items

<sup>2</sup>Enroll in eStatements to avoid monthly fee

This account is non-interest bearing

**PERFORMANCE BUSINESS CHECKING**

Free debit card, online banking and bill pay,  
eStatements, and telephone banking  
\$50 opening deposit  
\$10,000 minimum balance requirement  
\$15 monthly service fee<sup>1</sup>

**250**

Allowable items

**\$.25**

Per transaction above  
250<sup>2</sup>

**\$3**

Paper Statement Fee<sup>3</sup>

<sup>1</sup>Service fee will only be applied if account balance falls below \$10,000 any day of the statement cycle

<sup>2</sup>Items include deposits, deposited items, checks paid, and electronic items

<sup>3</sup>Enroll in eStatements to avoid monthly fee

This account is interest bearing. Interest tiers as follows:  
Up to \$9,999 | \$10,000 - \$49,999  
\$50,000-\$99,999 | \$100,000 and up

## COMMERCIAL SAVINGS

\$50 opening deposit  
\$200 minimum balance requirement  
\$5 service fee<sup>1</sup>

**\$1.50**

Per item fee over 6  
during statement  
cycle<sup>2</sup>

**\$0**

Paper Statement Fee

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<sup>1</sup>Service fee will only be applied if account balance falls below \$200  
any day of the statement cycle

<sup>2</sup>Items include withdrawals, automatic or preauthorized transfer, ATM withdrawal,  
or any payment out of this account

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## COMMERCIAL MONEY MARKET

\$50 opening deposit  
\$1,000 minimum balance requirement  
\$10 monthly service fee<sup>1</sup>

**\$5**

Per item fee over 6  
during statement  
cycle<sup>2</sup>

**\$0**

Paper Statement Fee

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<sup>1</sup>Service fee will only be applied if account balance falls below \$1,000  
any day of the statement cycle

<sup>2</sup>Items include withdrawals, automatic or preauthorized transfer, ATM withdrawal,  
or any payment out of this account

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This account is interest bearing. Interest tiers as follows:

Up to \$24,999 | \$25,000-\$99,999  
\$100,000-\$249,999 | \$250,000 and up



OCONEE  
STATE BANK



## MEET YOUR LENDER: PHILLIP EDWARDS

Phillip specializes in Commercial Lending for expansion, construction, purchasing needs. Offering small business lending, commercial equipment loans, owner and non-owner occupied commercial real estate loans, and commercial lines of credit. Industries include medical, legal, commercial real estate, and multi-family investors. Phillip builds relationships with his clients to ensure satisfaction through the entirety of the loan process.

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experience  
*Remarkable*