



# Partnering with Business Banking

**WELLS  
FARGO**







# Welcome

---

Your business deserves a dedicated financial partner who can help you navigate the complexities of running your business.

It starts with a conversation—we'll ask questions, listen, and collaborate with you to help achieve your goals for today and tomorrow.

Wells Fargo is ready to support you with innovative products and services designed around your unique challenges and needs.

At Wells Fargo, it's our business to help yours succeed.  
Let's get started.



# Wells Fargo & Your Business

As a leading business bank, we serve the financial needs of your business. We support a diverse set of industries and businesses of all sizes.



Nearly 4 million business customers served by specialist business bankers

---

Leader in business deposits, lending, payments, and financial solutions

---

Serving approximately 46% ethnically-diverse and 40% women-owned businesses  
(Small Business Portfolio report data, October 2023)

---

Bank in our extensive branch network across the country or virtually anywhere, anytime online

---





# Products & Services

---

Manage and grow your business with a full suite of financial products and services that are designed for businesses.

**Our core products include:**

- Checking
- Savings
- CDs
- Credit cards
- Loans and lines of credit
- Merchant & treasury services
- Specialized lending solutions





# Business Deposit Products

Serving your evolving needs at any point in your business life cycle, from starting a new business to planning for the future, with business checking, business savings and business time accounts (CDs).

# Business Credit Cards

Earn rewards on purchases made for your business, add employee cards at no additional cost,<sup>1</sup> and monitor transactions from virtually anywhere.<sup>2</sup>





# Business Loans & Lines of Credit

Access funds for expansion, cash flow management, equipment financing, and growth initiatives, to maximize your short and long term business goals.



## SBA Loans

Move your business forward with a U.S. Small Business Administration (SBA) loan from Wells Fargo. We offer several options with multiple repayment terms and down payments including SBA 7(a) and SBA 504.<sup>3</sup>



# Merchant Services

Accept payments onsite, online or on the go with fast funding, straightforward pricing and payment solutions that keep your business running smoothly.



# Treasury Services

Efficiently manage cash flow and liquidity, coordinate access for multiple users, and monitor accounts for fraud from virtually anywhere.





# Tools & Resources

Enjoy access to a variety of tools and resources that can help you identify the right products and services, manage day-to-day operations, and create opportunities for your business.

## Wells Fargo Mobile® app & Wells Fargo Business Online®

Manage your accounts digitally in English or Spanish\* and access features that include banking, bill pay, digital wallet<sup>4</sup> and payments, mobile deposit<sup>5</sup> and more.

## Security Center

In the mobile app and online, see where your account security stands and set up security features.

## Business Banking Resource Center

Explore resources to help you achieve your business goals—plus learn about unique solutions for women entrepreneurs & diverse businesses.



A woman with dark hair, wearing a yellow button-down shirt with ruffled details at the collar, is sitting at a wooden desk. She is smiling broadly, showing her teeth. In front of her is a laptop and some papers. The background is blurred, showing what appears to be an office setting with a window and some equipment.

WELLS  
FARGO

# Let's grow together

---

We're ready to partner with your business and help you achieve your goals—because at Wells Fargo, we measure our success by yours.



# Important Information:

---

Merchant Services are provided by Wells Fargo Merchant Services, L.L.C. and Wells Fargo Bank, N.A.

Wells Fargo Merchant Services, L.L.C. does not offer deposit products, and its services are not guaranteed or insured by the FDIC or any other governmental agency. When you use a Wells Fargo Bank deposit account for settlement or other Merchant Services purposes, you must use a Wells Fargo Bank business or commercial deposit account. Deposit products offered by Wells Fargo Bank, N.A. Member FDIC. Merchant Services are subject to application, credit review of the business and its owners, and approval.

\*Wells Fargo Online® and the Wells Fargo Mobile® app may not be available in Spanish to all customers and some products, services, and communications may only be offered in English.

# Important Footnoted Disclosures:

---

- 1. Account Guarantors are responsible for repayments of all debts on the account, including all transactions made by Employee Cardholders
- 2. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply
- 3. All financing is subject to credit approval and, if applicable, determination of SBA eligibility by Wells Fargo SBA Lending. Additional collateral may be required.
- 4. Terms and conditions apply. Some (but not all) digital wallets require your device to be NFC (Near Field Communication) enabled and to have the separate wallet app available.  
Your mobile carrier's message and data rates may apply.
- 5. Mobile deposit is only available through Wells Fargo Mobile® app. Deposit limits and other terms and conditions apply.

Wells Fargo Bank, N.A. Member FDIC.