



“Being in this industry in a seasonal community, there’s a great sense of security knowing American Express® is an option.”

*- Jessie Shetler, Owner,
Butcher’s Chop House and Bar, Park City, UT*



INTRODUCING AN EASY WAY FOR RESTAURATEURS LIKE YOU TO GET THE FINANCING YOU NEED.

American Express® and Heartland have partnered to offer you an opportunity to apply for a loan based, in part, on your debit and credit card receivables.

With American Express® Merchant Financing you get:

- A simple application for quick approval and access to funds
- A low fixed fee and no variable APR
- Automatic repayment deducted from your receivables

A great way to move your business forward.

INCREASE WORKING CAPITAL

- Easily get through the off-season
- Have enough on hand to cover hiring, training and payroll
- Maintain adequate inventory levels

SAVE ON COSTS

- Buy supplies like paper products, sugar and coffee in bulk
- Take advantage of vendor discounts by paying early
- Consolidate your debt

INVEST IN UPGRADES

- Purchase new equipment or remodel
- Upgrade your POS system
- Take care of maintenance and repairs

EXPAND YOUR BUSINESS

- Open another location
- Invest in marketing

To learn more, call Jennifer D'Angelo at 860.659.8900.



**Merchant
Financing**

Terms and conditions apply.
© 2014 American Express Bank, FSB. All rights reserved. This offer is being made by Heartland and will be referred to American Express Bank, FSB for fulfillment. American Express® Merchant Financing products are commercial loans, not purchases or discounting of receivables. Amount of funding available is determined using forecasted credit and debit card charge volumes (as determined by us at our sole discretion). Participation in Merchant Financing is based upon current status as an American Express merchant that meets the program criteria. Financing is not guaranteed. This offer is not transferable. Additional terms and conditions apply. For more information, please call 860.659.8900.