

# Lending

○ Hassle-free loans

○ Low rates

○ Easy repayment

## Dream Big: Let Heartland Be Your Partner as You Prosper

Whether your dream is to expand your business or you need funds to keep your business running smoothly, partner with Heartland for the best lending solutions in the market. You'll get the funds you need, when you need them, with transparent terms and the most reasonable rates possible.



### What to Expect

Heartland partners with a number of reputable lenders to secure the best possible terms and rates – as low as 4.9% – to move your business forward. We've done the research, so you don't have to.

- Fixed rates: Most lending partners charge a fixed fee, so you know the exact amount you repay over the term of the loan.
- Speed: Get funds in as little as one day and up to two weeks for larger loans.
- Funds available: With multiple lending partners we can fund loans from \$5,000 to \$2 million.
- Easy repayment: If your business accepts credit cards, your payments are withheld automatically over the course of the loan period.

**Heartland**



### Three Simple Steps

Heartland's lending experts will work with you to evaluate your business needs and provide options tailored specifically for you.

- Become a Heartland client. We reserve our high-quality loan programs for businesses that process payments with Heartland.
- Get started in minutes. Complete the application and get approved in as little as one business day.
- Repay your loan with ease. For businesses accepting credit cards, repaying your loan is simple. Your customers pay, you process the card and a fixed amount is held from processing so the loan is fully repaid by the end of the term.



### Invest in Your Success

Heartland is committed to your company's success, and we take pride in being your advocate. Using our individual and collective experience serving businesses and educational institutions of all sizes across the U.S., we will be a true partner in your growth – every step of the way.