

FOCUS ON BANKING SERVICES

Harleysville Bank

Harleysville Bank is a true community bank; a resource for dependable and flexible financial solutions for over a century. Built on a foundation of trust, we are committed to providing exceptional customer service and quality financial products and services. Our team works hard every day to earn the trust and respect from people in the communities that we serve. They live in the communities served, are aware of the issues and concerns of local people and are available to discuss these matters to find solutions.

We offer a line of comprehensive Priority Business Banking products and services. Our professional team is committed to spend time with you to design and deliver swift, customized financial solutions, taking into consideration your financial needs and goals. Through our online and mobile banking, bill payment, Priority Remote Deposit Capture, Merchant Services, Lines of Credit and Commercial Real Estate Mortgages, we can provide financial services that compare with those offered by larger institutions.

Stop by any of our seven branches to learn more about Harleysville Bank or visit our website www.harleysvillebank.com. Harleysville bank branches are located in Harleysville, Hatfield, Lansdale, Souderton, Sumnertown, Upper Providence and West Norriton. There are also two satellite branches at Arbour

Square and Peter Becker. Harleysville Bank is wholly-owned subsidiary of Harleysville Financial Corporation, which trades on the OTCQX market under the symbol HARL.

"They took the time to know our business and owners. They helped and worked with us to make the right financial decisions to grow our business." – **Salters**

"Always provides excellent service and has served as a trusted financial partner. They are actively supporting non-profits in the community as well." – **Jefferson Fire Co.**

"We needed a bank that was up to date with technology yet still offers the personal touch and understands the needs of small businesses." – **Automotive Machining**

"As my business needs have changed, the employees of the bank have offered suggestions to improve my banking experience and save me time and money." – **Sign-A-Rama**

We will make your business our priority and earn the right to be your trusted financial partner.

Harleysville
SINCE 1915 **BANK**

"We Make Everything You Value Our Priority"

Upper Providence Branch
1889 East Ridge Pike
Jo Wanamaker, Manager
610-454-0391

West Norriton Branch
2301 West Main Street
Brian Murphy, Manager
610-631-0887

Joe Bergquist, Commercial Lender
267-664-5598



harleysvillebank.com



ROUTE 422 Business Advisor
PROMOTE YOUR BUSINESS! CALL (610) 323-6253

Your Business is Our Business.

A revolving business line of credit can provide funds to meet your company's short term borrowing needs.

To learn more about the five benefits it offers, see our article on this page or contact Anthony Pomponio, Riverfront's CLO, at (484) 345-4160.

Riverfront
FEDERAL CREDIT UNION
800-451-3477 RiverfrontFCU.org/Business

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REASONS
FOR A REVOLVING
LINE OF CREDIT

FIVE REASONS A REVOLVING BUSINESS LINE OF CREDIT MAY BENEFIT A SMALL BUSINESS



By Anthony Pomponio, Chief Lending Officer, Riverfront Federal Credit Union

- 1. Flexible terms** – Traditional loans require set monthly payments that may impact cash flow during slow months. Unlike an amortizing loan, if a business has a slow month, it can pay the minimum amount due – usually interest only.
 - 2. Access to Cash on Demand** – Unlike an amortizing business loan, a revolving line can be accessed at any time to meet a company's short term borrowing needs. This allows the business to continue to operate efficiently and provides stability to cash flow.
 - 3. Flexibility of Use** – Traditional term loans have a specific use whereas a business line of credit allows the business owner to use funds for a wide range of short term borrowing needs such as payroll, material purchases and even for multiple purchases at one time.
 - 4. Separates business from personal use of funds** – Many small business owners utilize personal liquidity to fund business cash flow. The business line of credit enables owners to separate personal and business expenses. Furthermore, a business line of credit allows you to track expenses in an efficient manner.
 - 5. Builds Business Credit** – Many small businesses lack business credit. Starting out with a business line of credit allows the business to establish a payment history. This is essential for vendors and future growth opportunities that require larger loans.
- Riverfront Federal Credit Union offers loans for real estate, equipment, vehicle and lines of credit/working capital. For more information please contact Anthony Pomponio, Chief Lending Officer, at 484.345.4160. NMLS #744577