



FINANCING FOR NONPROFITS

Solutions for the unique needs of nonprofits

Heritage Bank is committed to improving the communities we serve by driving positive impact in the areas of:

- Business and economic development
- Education
- Health and human services
- Social equity
- Environmental stewardship

To that end, we invest significant time and resources toward creating hope and opportunities in our own communities, including financial support through charitable donations, sponsorships and volunteerism as well as efforts supporting diversity and inclusion.

Our commitment to community also means that Heritage Bank has extensive experience in providing products and services targeted to the unique needs of nonprofits.

Start-up financing

- Up to 100% financing to get you started, including architectural and design fees, renovations, construction, tenant improvements, equipment, cabinetry and other related expenses
- Working capital line of credit

Equipment purchases

Your equipment provider will likely offer financing and lease terms; before you commit, check with us. We have highly competitive financing options available when it's time to purchase new or replace equipment.

- No loan origination fee
- Up to 100% financing on new and quality used equipment
- No prepayment penalty
- Secured by the equipment you're financing

Purchase or refinance a building

We offer a complete array of real estate loan products including mortgages, refinancing and more. We can also combine practice purchase and commercial real estate acquisition financing.

- Conventional loans with easy applications
- Low payments with minimal cash outlays
- Competitive terms to keep payments affordable
- Interest-only payments available
- As a preferred Small Business Administration (SBA Advantage/SBA Evergreen) lender, we can explore the many benefits of SBA-supported financing with timely decisions



Heritage
BANK

* Financing subject to credit approval.



Equal Housing Lender | Member FDIC

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