

Hometown *Advantages*

Business eBanking and Mobile Banking.

Online and mobile banking, especially designed for businesses, allows you to view your accounts, move money, pay bills and more.

Merchant Services. We can help set up your business to accept credit and debit cards. Citizens First Bank partners with WorldPay, a global leader in payment management for businesses of all sizes.

Wire Services. When the need arises to send a wire, there's no need to leave the office. Wire transfers within the United States can be initiated from your own computer using Citizens First Bank's business online banking. We can help you get started.

Helping your business
work smarter, not harder.

When it comes to running your business, each one is unique. Let us help you assess your business needs. For example, how many trips do you make to the bank each week to make a deposit? Are you sending wires to pay vendors each month? Are you concerned about fraud and the security of your accounts? If the answer to any of these questions is "Yes," the services below could be a perfect fit for your business.

Business Credit Cards. Having a business credit card gives your business the purchasing power it needs, while simplifying cash flow. Citizens First Bank business credit cards* offer a variety of reward options and benefits for your business.

Remote Deposit Capture. Does your office accept a large number of checks? We can set up Remote Deposit Capture, allowing your business to deposit checks right from your office, eliminating daily trips to the bank.

Fraud Protection. Citizens First Bank offers businesses solutions to help combat fraud. With Positive Pay Payee Name Match and ACH Positive Pay, you can quickly identify unauthorized items posting to your account.



"Our team is ready to assist you in finding solutions that allow your business to run more efficiently."

Jennifer Couture
Commercial Services Officer

*This card is issued by TCM Bank, N.A. Subject to credit approval. See the card application's Terms and Conditions for current terms, rates and fees.

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12 branches and over 75 ATMs located throughout The Villages®
and Middleton communities. All golf car accessible!

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Hometown *Advantages*

At **Citizens First Bank**, we are more than just a financial institution – we are your trusted hometown partner in business success. Whether you are looking to expand your operations, invest in new equipment, or seize growth opportunities, we are here to support you every step of the way.

All types of business loans including:

- Tenant-improvement financing
- Office, warehouse flex space
- Storage facilities
- Church financing
- Owner/non-owner-occupied commercial properties
- Commercial construction loans
- Equipment financing

Call 352-259-3250
to set up a one-on-one meeting
with one of our dedicated
commercial lenders.

Commercial Lending with a Dedicated Partner

At Citizens First Bank, we want to be a partner in helping your business grow. We understand that every business is unique, and each one has different financing needs. Our lenders take time to understand your business, offer comprehensive financial solutions, and provide high-touch service.

Business Lines of Credit. In today's dynamic business landscape, having access to flexible capital is essential for seizing opportunities and managing cash flow fluctuations. Our business lines of credit offer businesses the freedom to draw funds as needed, providing a financial safety net for operational expenses, inventory purchases, and unexpected challenges.

Commercial Loans. Citizens First Bank is proud of our strong relationships with businesses in The Villages community. Our goal is to support your business goals, helping you thrive and succeed.

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*All loans subject to approval.

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