



# Small Business Credit Line

## Product Overview

<b>Product Description</b>	» Unsecured revolving line of credit linked to your business checking account.
<b>Credit Limits<sup>1</sup></b>	» Minimum: \$ 1,000.00 » Maximum: \$ 10,000.00
<b>Features &amp; Benefits</b>	» Funds automatically advance to cover overdraft(s). » Advances may be requested in person, by calling branch office or sending via Secure eMail.
<b>Repayment</b>	» Monthly payments of all accrued unpaid interest due. » Monthly payments are automatically deducted from the linked business checking account. <sup>2</sup>
<b>Maturity Date</b>	» Matures annually. » Termination may result upon breach of the note terms, for example, unauthorized use of funds, payment defaults, failure to maintain borrower's business account with PWB or at account holder's request subject to payment in full.
<b>Interest Rate</b>	» Variable Interest Rate. » Tied to Lenders Base Rate (the "Index") currently 4.0% and calculated using a rate of 2.0 percentage points above the Index, (based on the current Index (4.0%), the variable interest rate would be 6.0%).
<b>Minimum Advance Amount</b>	» \$100.00
<b>Prepayment Penalty</b>	» No Prepayment Penalty.
<b>Late Payment Fee</b>	» No Late Payment Fee.
<b>Annual Fee</b>	» No Annual Fee.
<b>Overdraft Protection Limit</b>	» You may borrow against the line of credit, pay down the balance and re-borrow up to the established credit limit, which is the maximum you may have outstanding at any time.

Learn what we can do for you.

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1) Subject to credit approval

2) May not be linked to a Business Money Market Account

