

M&T Bank — Business Credit via Quick App

At M&T Bank, we understand what's important and we know that time is important to you. That's why we've launched our Quick App process for Business Access Lines of Credit and Business Installment Loans. You could have your credit decision in as little as **one business day.**







Save Time – We understand that, as a business owner, your time is incredibly valuable. We developed the Quick App process with you in mind. You will have less documentation to gather and we could get you your decision in as little as one business day.¹



Finance Your Business — Get the financing you need to run your business. Whether you need financing for working capital, equipment or machine financing, or if you are looking to renovate and expand your business, the Quick App process can help you get quick access to the capital you need to be successful.

- BALOCs and BILs from \$5,000 to \$100,000 – Helping your company excel and grow
- Unsecured Loans and Lines of Credit – Allowing you more flexibility in your finances
- Fewer Forms Understanding that your time is valuable

Contact your local Business Banking specialists today for more information on our financing solutions:

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The SBA Top 10 National Lender is based on statistics released by the Small Business Administration (SBA) for total approved loans through the SBA's 7(a) lending program during the fiscal year ending 9/30/18. Based on the 2017 Greenwich Excellence Awards in Small Business Banking.

In some instances, additional financial and other information may be necessary for credit underwriting purposes, in which case the Quick App process and timing may not be available, and your credit application will be reviewed under the standard underwriting purposes.

All loans, lines of credit and all terms referenced herein, are subject to receipt of a complete M&T application credit approvals may be required.

Other terms, conditions, fees and restrictions may apply.

If the credit facility is approved subject to a Small business Administration (SBA) guaranty, the terms and conditions referenced herein may be subject to change to ensure compliance with SBA requirements

Unless otherwise specified, all advertised offers and terms and conditions of accounts and services are subject to change at any time without notice. After an account is opened or service begins, it is subject to the features, conditions, and terms, described in the applicable account agreements and related documentation, which are subject to change at any time in accordance with applicable laws and agreements. Please contact an M&T representative for full details. ©2018 M&T Bank. Member FDIC. 14053 (12/18) **mtb.com**