

Loan Products

Commercial Loans

Our commercial lending services cover everything from daily purchases to long-term financing. Discover term loans, business lines of credit, and company credit cards. We offer easy access to the capital you need, whenever you need it.

Construction and Real Estate Loans

Our construction and real estate loans empower growing businesses with financing for expansions, renovations, new construction, real estate acquisitions, and other major projects.

Small Business Administration (SBA) Loans

SBA 504 and SBA 7(a) loans offer convenient financing for virtually any business expense. Featuring low interest rates, flexible terms, and fast approvals, SBA loans are perfect for startups.



Save with a Bundle

Small Business Banking Bundle

Are you a small to medium-sized business interested in treasury services but don't need all the features of a high-volume Treasury Management Checking account? Try our Small Business Bundle and combine your Free Business Checking or your Business Interest Checking with the following treasury services for \$50 per month.

- Basic Reporting
- ACH Payments/ Payroll
- Digital Tokenization
- Merchant Services
- Mobile Deposit
- Online Bill Pay
- Online Banking
- Positive Pay (ACH and Check)
- Remote Deposit Capture
- Sweeps
- Wire Transfers

Andover

511 N. Andover Rd.
Andover, KS 67002
316.733.1375
316.733.1357

LOBBY
Monday–Friday
9 a.m.–5 p.m.

DRIVE-THRU
Monday–Friday
8 a.m.–6 p.m.

Wichita

1718 N. Webb Rd.
Wichita, KS 67206
316.219.1600
316.219.1660

LOBBY
Monday–Friday
9 a.m.–5 p.m.

Saturday
9 a.m.–12 p.m.

DRIVE-THRU
Monday–Friday
9 a.m.–5 p.m.

Customer Service

asb.custcare@goasb.com

BUSINESS BANKING

You're in good company.

Real. Personal. Service.



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@andoverstatebank

goasb.com

Small Business Checking Accounts

Free Business Checking

Free Business Checking is designed for small to medium-sized businesses with low to moderate account activity.

Features:

- Minimum to open is \$100
- No monthly maintenance fee
- 100 free items per month, \$0.15 per item¹ thereafter
- Paper statements, \$5 per month
- Three (3) free ATM withdrawals per month
- Free electronic services²

Business Interest Checking

Business Interest Checking is tailored for small to medium-sized businesses that have low account activity and would like to earn interest on balances.

Features:

- Minimum to open is \$100
- \$5,000 monthly average balance to avoid a \$5 monthly maintenance fee
- 50 free items per month, \$0.20 per item¹ thereafter
- Interest earned³
- Paper statements, \$5 per month
- Free electronic services²

Nonprofit Checking

Nonprofit Checking is customized for nonprofit businesses (as defined by the IRS).

Features:

- Minimum to open is \$100
- No monthly maintenance fee
- No transaction fees
- Unlimited ATM withdrawals per month
- Paper statements, \$5 per month
- Free electronic services²

Commercial Business Checking Accounts

Treasury Management Checking (Account Analysis)

Treasury Management Checking is designed for businesses that have a large volume of transactions. Account balances can be used to offset service charges associated with the account by earning an earnings credit.

Features:

- Minimum to open is \$100
- \$10 monthly maintenance fee
- Transaction fees:
 - \$0.15 per each debit item
 - \$0.10 per each credit item
 - \$0.05 per each foreign deposited item
- Earnings credit³
- E-statements or paper statements
- Account analysis
- Free electronic services²



Treasury Management Services

Combine any of our treasury services with one of your Andover State Bank checking accounts to make the most of your products and services. Pricing available upon request.

- **Account Analysis**
- **ACH Payments/ Payroll**
- **CDARS/ICS**
- **Corporate Credit Cards**
- **Digital Tokenization**
- **Merchant Services**
- **Mobile Deposit**
- **Online Banking**
- **Online Bill Pay**
- **Positive Pay (ACH and Check)**
- **Remote Deposit Capture**
- **Sweeps**
- **Wire Transfers**

Savings Accounts

Business Sweep Account

Business Sweep is for clients interested in maximizing their account earnings. Link this interest-bearing account to your operating account, and sweep excess balances over \$50,000 nightly.

Features:

- Interest earned³
- Minimum target balance of \$50,000 in linked operating account
- No transaction fees
- E-statements or paper statements
- Free electronic services²

Business Money Market

Business Money Market is an account that allows businesses to save and earn interest on excess funds.

Features:

- Minimum to open is \$100
- \$2,500 minimum balance or \$10,000 average balance to avoid \$10 monthly service charge
- No charge for the first six (6) withdrawals per month, \$5 per withdrawal thereafter
- Interest earned³ on balances over \$2,500:
 - \$2,500 - \$9,999
 - \$10,000 - \$49,999
 - \$50,000 - \$99,999
 - \$100,000 and over
- E-statements or paper statements
- Free electronic services²

¹ Per item charges apply to debits, credits, and deposits, including checks, electronic debits, and electronic credits.

² Electronic services include online banking, online bill pay, electronic statements, mobile deposits, and debit/credit cards (must qualify).

³ Earnings credit and interest rates are subject to change after the account is opened.