



518-583-2323 | 23 Division Street, Saratoga Springs, NY 12866

Providing you with the tools to successfully manage and grow your business...

Business Lending

Newtek's business lending division, Newtek Small Business Finance, is the largest non-bank government guaranteed lender. Newtek makes loans ranging from \$50k to \$5 mm for existing businesses.

Use funds to:

- » Expand or acquire a business
- » Finance business expenses
- » Purchase equipment
- » Purchase real estate and make leasehold improvements
- » Refinance existing business debt

Accounts Receivable Financing

Accounts Receivables Financing is an asset-based financing arrangement in which companies use their receivables as collateral in exchange for capital. A minimum of \$50,000 to a maximum of \$1.5 million is available to you. By selling your open invoices, you receive cash in advance of payments due from your customers, typically within 30, 60 or 90 days.

Merchant Cash Advance

Our Merchant Cash Advance Program, provides business owners with access to cash now! Through referral relationships with Cash Advance Providers, Newtek can provide businesses with a cash advance against its merchant processing account of up to \$250k per location. An alternative to a small business loan, these funds are typically available within seven days or less based on all future credit card sales.

A/R Management Services

Save time and reduce expenses with billing, lockbox collection, payment processing, monitoring and reporting services. Save valuable time and improve overall cash flow.

Merchant Processing

Newtek provides businesses with electronic solutions for accepting non-cash payments. Most businesses must accept credit & debit cards to increase sales, cash flow and customer satisfaction.

- » Credit & Debit Card Acceptance
- » eCommerce Services
- » ACH Processing
- » Gift & Loyalty Card Programs
- » Check Conversion
- » Remote Deposit Capture
- » Mobile Processing

eCommerce

Expanding your business is easy! You have the ability to open multiple locations without all of the heavy lifting. Bring your business online with an internet based storefront.

Newtek's complete end-to-end solution includes:

- » Site design & development
- » Shopping cart
- » Hosting & email
- » SSL certificate
- » Gateway & merchant account

Web Services

Newtek makes it easy for you to create your own website using our site building software or you may have one of our creative professionals build your site for you! Newtek's web hosting operates from a state-of-the-art SAS70, Tier 1 data facility offering a group of network administrators available 24x7x365. Newtek's web designers and development experts ensure your online presence delivers the desired results.

Data Storage

Newtek provides fast, secure, off-site data storage, backup and retrieval systems designed to meet the specific regulatory and compliance needs facing any business or organization. Benefit from reliable server backup and recovery, while eliminating the risk and burden of tape. These solutions automate and integrate the entire data protection work flow.

Payroll Services

Paying employees, managing checks, direct deposits and dealing with taxes can be enough to overwhelm the most efficient business owner. Newtek Payroll Services will manage all of the payroll and tax hassles, allowing you to focus on running your business. With our powerful web-based controls, you log on, record hours and payroll data, then click submit. Checks, stubs and direct deposits arrive on payday without any hassle.