



Introducing SmartBiz BankSM, N.A.



The SmartBiz Partner Team

Thursday, March 27, 2025

Member
FDIC





All lines will be muted.

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Questions?

Feel free to email us at any time at
partners@smartbizloans.com.

Welcome!

Today's Speakers & Your SmartBiz Team



Brent Looney
Chief Operations Officer



Brian Greiner
Head of Partnerships



Matt Grotzinger
Senior Partner Success Manager

Agenda



SmartBiz Bank, N.A. - What does this mean for our partners?



Products



Partner Agreements & Fee Structure



New & Improved Resources For You!



Q&A

SmartBiz is now a Bank



We are thrilled to announce to our valued partners that as of March 14, 2025, SmartBiz is now SmartBiz Bank.

- SmartBiz recently announced the closing of its acquisition of United Community Bancshares, Inc. and its wholly-owned subsidiary, Centrust Bank, N.A. The combined company, renamed SmartBiz Bank, N.A., will operate under the bank holding company, SmartBiz Bancshares, Inc.
- SmartBiz will now operate as a national lender/bank while Centrust Bank will operate as a division of SmartBiz Bank N.A., continuing to service their customers and the greater Chicagoland area.



What does this mean for our Partners?



- Becoming a bank will open up new opportunities for SmartBiz and our partners, allowing us to enhance the overall experience, creating more avenues for small business owners to grow their businesses and increase revenue.
- SmartBiz Bank remains committed to SBA 7(a) lending and plans to continue offering products and services through its marketplace lenders. SmartBiz Bank products and services will add to your options. *Our goal is to say yes to more.*
- We will also continue to offer our Non-SBA Fixed Rate Term Loan and LOC through our marketplace relationships.

New Product Options



SmartBiz Bank's Sub \$150K simple efficient loan option:

- From \$50,000 to \$150,000
- Bank Statement Underwriting - (NSFs, Loan to Revenue Calculation)
- These loans are not subject to traditional cash flow underwriting



Streamlined SBA 7a Loan



Terms

- 10 year term (120 months)
- \$50,000 - \$150,000
- Monthly repayment, no prepayment penalty
- PRIME + 5.75%
 - PRIME is variable
 - PRIME is currently: 7.5% (3/27/2025)
- Fee Structure
 - Application fee (\$2,500)
 - Closing costs (around \$500)
 - 1.7% SBA Guaranty Fee
 - Fees come out of loan proceeds
- Great for working capital and debt refinance

Eligibility

- 680+ FICO score (Experian)
- 180+ Liquid score
- 250,000+ in annual gross revenue
- Minimum 3 years in business
- U.S. based businesses only
 - U.S. Citizen or LPR
- Max loan to revenue: 40%

Product Guides will provide more in-depth details

Traditional SBA 7a Loan



Terms

- 10 year term (120 months)
- \$100,000 - \$500,000
- Monthly repayment, no prepayment penalty
- PRIME + 2.75%
 - PRIME is variable
 - PRIME is currently: 7.5% (3/27/2025)
- Fee Structure
 - Application fee (between \$2,500 & \$3,000)
 - Closing costs (around \$500)
 - 2.25% SBA Guaranty Fee
 - Fees come out of loan proceeds
- Great for working capital and debt refinance

Eligibility

- 650+ FICO score (Experian)
- 155+ Liquid score
- 250,000+ in annual gross revenue
- Minimum 2 years in business
- U.S. based businesses only
 - U.S. Citizen or LPR
- GDSCR/BDSCR > 1.0X

Product Guides will provide more
in-depth details

Advantages of our new process



- **Speed**
 - SmartBiz Bank now has an internal closing/documentation team.
- **Expanded Credit Box**
 - Same benefits of our lender marketplace + SmartBiz Bank
- **Higher Confidence Offers / Less Late Stage Declines**
 - For SmartBiz Bank Products we have moved our searches to the beginning of the process: Criminal, Government Loan Default, UCC
 - ETRAN will also be run at the beginning.
- **Streamlined Sub-150**
 - No traditional Cash Flow Analysis (DSCR)
 - Loan to Revenue of 40% of top line revenues
 - We lend to franchises
 - Personal Financial Statement completed in flow - no signatures!

What's changing?



We have adjusted some procedures to focus on safety and soundness:

- **Customer Verification** - Your customers will experience increased security
- **ShareFile Usage** - Partners need to rely on Partner Assist and the App Flow for documents
- **Application Updates** - Changes in how we communicate declines and other info

We will continue to evolve and appreciate your feedback and participation as we meet the process demands of becoming a regulated national bank!



Partner Agreements



As a bank, we will be operating under a new entity and we must comply with regulatory requirements, which require us to update our partner agreements.

You will be receiving your new agreement via DocuSign.

Your Partner Success Managers have been reaching out to confirm your contact info. Please contact your PSM with any questions!

Notable addition:

159 Form Requirement - **7 days to sign**



Quarterly Tiered Incremental Volume Incentive

Base Program Fee: **2% of Funded Loan Amount**

	Tier 1	Tier 2	Tier 3	Tier 4
SBA Sub 150	Base Only Up to \$350K	0.5% >\$350K up to \$1M	1.0% >\$1M up to \$1.5M	1.5% >\$1.5M and more
Traditional SBA	Base Only Up to \$350K	0.5% >\$350K up to \$1M	1.0% >\$1M and more	
Conventional (Term, LOC)	Base Only			

Eligible Incremental Volume Program Fees will be calculated at the end of a quarter and paid out within 30 days of the end of that quarter.

Partner Fee Payout Examples



Partner A

Funded Loan Type	Aggregate Volume Funded	Incremental Volume Tier Achieved	Base Fee – 2%	Incremental Volume Program Fee	Total Payout
SBA Loans (\$150K or less)	\$1,000,000	Tier 2 (0.5%)	\$20,000	\$5,000	\$25,000
SBA Loans (>\$150K to \$500K)	\$750,000	Tier 2 (0.5%)	\$15,000	\$3,750	\$18,750
Conventional Products (LOC, Non-SBA Term Loan)	\$500,000	Tier 1 (0%)	\$10,000	\$0	\$10,000

Partner B

Funded Loan Type	Aggregate Volume Funded	Incremental Volume Tier Achieved	Base Fee – 2%	Incremental Volume Program Fee	Total Payout
SBA Loans (\$150K or less)	\$3,000,000	Tier 4 (1.5%)	\$60,000	\$45,000	\$105,000
SBA Loans (>\$150K to \$500K)	\$1,250,000	Tier 3 (1%)	\$25,000	\$12,500	\$37,500
Conventional Products (LOC, Non-SBA Term Loan)	\$1,000,000	Tier 1 (0%)	\$20,000	\$0	\$20,000



Additional Updates

SmartBiz Bank, N.A.
The Partner Team

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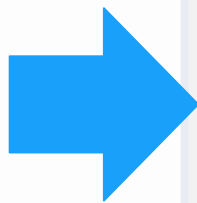
Partner Portal Updates



The Partner Portal remains live and the go-to platform to submit your client-assisted loans.

Your Resources page on Partner Assist has been updated and now directly links to our NEW Partner Marketing Resource Page that hosts all of our up-to-date bank collateral about our products.

Access Partner Portal directly at the bottom of our homepage or follow the URL:
<https://smartbizloans.com/assist/session/new>



Partners

- Become a partner
- Our platform
- Partner resources
- Log in to partner assist

New Support Emails



partners@smartbizloans.com remains your resource email for questions or inquiries with our partner team!

However, feel free to contact partners@smartbizbank.com as well. It will also reach our partner team!

New & Improved SmartBiz Bank Resources



Frequently Asked Questions: We aim to answer expected questions about compliance and regulatory changes, referral fees and payments, and what is to come for future partner support.

Company Fact Sheet: We've provided a visual fact sheet for you to share with your network and small business owners that briefly highlights what SmartBiz Bank can offer to the small business community.

Partner Resources Center: Our refreshed resources center offers additional informative materials on SmartBiz Bank and our loan products for you to circulate with your customers.

smartbiz PARTNERS FAQ

General Questions

1. What does SmartBiz becoming a bank mean for referral partners?
SmartBiz Bank remains committed to SBA 7(a) lending and will continue operating as we always have. While we now function as a bank, our approach to working with referral partners remains unchanged for now, with new products to be offered in the not-so-distant future.

2. Will SmartBiz Bank offer new products beyond SBA 7(a) loans?
For now, SmartBiz Bank will continue to focus on the SBA 7(a) loans, Term Loans, and Lines of Credit you are used to. We are also evaluating our SBA 7(a) loan offering and look forward to sharing more information. Our transition to a bank will not immediately change our core mission or loan offerings, but we will keep you updated as we strategically grow our products.

3. How will this transition impact the referral process?
The referral process remains the same. You can continue submitting referrals as you always have, and we will maintain the same efficient loan application and processing experience.

Compliance & Regulatory Changes

4. Are there any regulatory changes that affect referral partners?
As a bank, we must comply with regulatory requirements, including proper documentation and disclosures. Referral partners will need to acknowledge and comply with these requirements.

5. What is the SBA Form 159, and how does it impact referral partners?
SBA Form 159 is required for any fees paid to agents or referral partners in connection with SBA loans. As a bank, SmartBiz must ensure that all referral fees are properly documented and disclosed using this form. This will not change how we pay our Partners.

6. Do referral partners need to sign any new agreements?
While the fundamental relationship remains the same, we will be updating new agreements that match our new bank entity. We will communicate any necessary changes in advance.

Referral Fees & Payments

7. How will referral fees be handled under SmartBiz Bank?
We will be sharing information on a new fee structure in the partner agreement and more details in our upcoming webinar. Please join our upcoming webinar sessions if you have any questions.

8. Do referral partners need to sign a new agreement to receive payments?
Yes, referral partners must sign the new agreement with our new bank entity to comply with banking regulations. Payments under the new fee structure will not be processed until the updated agreement is signed.

Partner Support & Next Steps

9. Will there be training or resources available for referral partners?
Yes, we will provide updated materials and training sessions to ensure referral partners are informed about any procedural changes. We are also hosting webinars, so stay tuned for communications on how to register and attend.

If you have additional questions, please reach out to your Partnership Manager or our support team (partners@smartbizbank.com). We appreciate your continued partnership and are excited about this new chapter!

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We're transforming small business banking

We're a commercial bank on a mission to empower small businesses to thrive.

Our team has a single shared mission: to empower small businesses to thrive by enabling access to the financial services they need. We know entrepreneurs' dreams fuel our economy, create millions of jobs, and ensure a better economic future for us all. That's why we've come together to dedicate our time and talents to helping them grow.

We have always believed that small businesses are the backbone of the U.S. economy, yet traditional banks have often overlooked their banking needs. To further our ability to sufficiently serve small businesses, in 2025, SmartBiz Bank, N.A. was formed when SmartBiz Loans, a leading provider of small business loans, acquired Centrust Bank N.A., known for its excellence in small business community banking. SmartBiz Bank, N.A. provides a range of technology-enabled banking solutions for small businesses including offering SBA loans nationally, personalized customer service, and a commitment to compliance and transparency that delivers an exceptional banking experience.

SmartBiz has been serving the small business community since 2013, specializing in loans up to \$500,000. By blending technology with personalized customer service, the company transformed the small business loan process, making it simpler and more accessible while ensuring compliance and loan performance.

For more information, please visit www.smartbizbank.com.

\$9B delivered to small businesses*	230K businesses funded*	
CEO Evan Singer	Headquarters Chicago with offices in San Francisco & Austin	Employees 12k+

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Partner Marketing Resources

Explore marketing resources and one-sheets to share information about SmartBiz and the different small business loans that we offer through our lending partners. Reach out to your Partner Manager with any questions.



Q&A



Reach out to **partners@smartbizbank.com**, and your dedicated SmartBiz representative will reach out for a 1:1 consultation!

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Thank you for attending today's webinar!



Keep an eye out for more upcoming SmartBiz webinars. Feel free to reach out to the partner team if you're interested in seeing specific topics in future webinars!