



# 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](http://www.smartbizbank.com).

**\$9B**

delivered to  
small businesses\*

**230K**

businesses  
funded\*

CEO  
**Evan Singer**

Headquarters  
**Chicago with offices  
in San Francisco & Austin**

Employees  
**132+**

