



**Business
Banking**

Welcome to SouthState

At SouthState, our focus is always on our customers first. We believe in helping you grow your business and run your operations more smoothly. Whether it's opening a new account, managing your cash flow or obtaining credit to expand, we'll make sure you have what you need to take that next step forward.

**Together, We're
Banking Forward.**



**Banking Made
Simple & Secure**



Checking

We offer a number of different checking accounts perfectly suited to your business. Choose the one that best fits your needs.

Small Business Checking

With our most popular business checking account, there are no monthly maintenance charges, and you can manage your business finances anytime, anywhere.

Business Gold Checking

If you want a full-service account, Business Gold Checking may be right for your business. Choose from several qualifiers to waive the low monthly maintenance charge.¹

Community Checking

Exclusively designed for non-profits, Community Checking is an interest-bearing account that offers no monthly maintenance charge and convenient access when you need it.



Commercial Checking

We offer several options for larger organizations with high balances and activities including Commercial Analysis, Commercial Analysis Plus and Community Checking Plus.

Overdraft Sweep

Overdraft Sweep allows you to link your checking account with any other SouthState business checking account, savings account, money market or line of credit.

If you overdraw your checking account, we will transfer or "sweep" available funds from your linked business account to cover the overdraft. This provides a low-cost solution for the peace of mind that you are protected.²



Visit us at [SouthStateBank.com](https://www.southstatebank.com) for more information on our checking solutions to keep your business moving forward.

1. You can avoid the \$15 monthly maintenance charge when you meet one of the following qualifiers: \$2,500 average daily balance in your account, **OR** \$10,000 minimum daily balance in other combined deposits, **OR** \$10,000 minimum daily balance in outstanding loan balances, **OR** 15 debit card posted and cleared purchases/payments per statement cycle.

2. Overdraft sweep fee applies. See a banker for details.



Savings & CDs

With our flexible savings options, we can help you find the best way to put your money to work for your business.

Business Savings

A Business Savings account gives you a competitive interest rate plus convenient, secure access to your money. Plus, there's no maintenance charge with a minimum balance.³ Just what a growing business needs.

Business Gold Savings

Maximize your savings with this high-yield business savings account. The more you save, the more you earn with our tiered interest rates.

Business Money Market

Maintain a higher balance and earn higher interest rates with a Business Money Market. You'll build savings for the future of your business while enjoying convenient access to your money when you need it.



Certificates of Deposit

If you're looking for a higher rate of interest and a stable source of savings, a SouthState CD may be just what you need. CDs offer competitive rates and terms, plus an automatic renewal option for your convenience. Lock in your interest rate and watch your money grow.



3. You can avoid the \$5 monthly maintenance charge when you maintain a minimum daily balance of \$200 per monthly service charge cycle.



Online & Mobile Banking

We offer two secure ways for you to manage your finances from your computer, tablet or smartphone.⁴

Online & Mobile Banking

Manage your everyday business finances with easy to use tools and features to help you stay focused on your bottom line.

MOBILE DEPOSITS – Save time and skip visits to the branch by depositing checks directly from your mobile device.

BUDGETING TOOLS – Track your spending with features that let you view balances, transactions, and receive alerts.

BOOKKEEPING – Manage your small business finances with Quicken® and Quickbooks® access.⁵

LINK ALL YOUR ACCOUNTS – See your full financial picture by linking all of your accounts (even those from other financial institutions).

TRANSFERS – Make transfers to other financial institutions within the United States, all in one streamlined spot.



Treasury Navigator®

As your company grows, you need more tools and people to manage your assets. With Treasury Navigator®, you can delegate tasks to individuals from your Office Manager to your CPA, while we help you manage your risk for fraud. And, with our Treasury Navigator mobile app, you can stay on top of your finances anywhere your office takes you.



ENTITLEMENTS – Easily set the levels of permissions for individuals in order to streamline tasks.

POSITIVE PAY – Keep your business banking secure with automated fraud detection.

REMOTE DEPOSIT CAPTURE – Deposit checks securely from any location with your mobile device.

CUSTOM REPORTING – Manage everyday expenses including balances and transactions.

WIRES, TRANSFERS & BILLPAY – Securely pay your bills or send money through ACH Payments and Wires.



Visit us at SouthStateBank.com for details of our Online and Mobile Banking services including Frequently Asked Questions to find the right solution for your growing business.

4. Internet service provider and/or message data rates may apply.

5. Quicken and Quickbooks are trademarks of Intuit, Inc., registered in the United States and other countries.

6. Fees apply. Please see a banker for details.

Manage Cash Flow



Solutions to Simplify Your Cash Flow

Secure, automate, and simplify your business finances with our help, and our robust solutions.

Accept Payments

SouthState offers a number of services that can make the process of accepting payments a lot easier for you and your business.

REMOTE DEPOSIT – Deposit customer checks anytime, anywhere with our Remote Deposit solutions.

LOCKBOX – Let us process your payments with a Lockbox that receives mail several times a day to keep your cash flow running smoothly.

CARD PAYMENTS – From mobile wallets to gift cards, accept the payment types your customers want to use.

ACH – Maximize security and access customer payments faster with ACH.

Make Payments

We can help you significantly reduce the amount of time you spend paying vendors, employees and bills with these services.

ACH – Direct deposits with ACH save time associated with writing, mailing, processing and reconciling checks for individual and recurring payments.

WIRE TRANSFERS – For large, limited transactions, we can assist with wire transfers for payments to international vendors and suppliers.

BUSINESS BILLPAY – Delegate responsibilities to your employees with individual user access levels and schedule and monitor your bill payments.

BUSINESS CREDIT CARDS – Enjoy added benefits for your business along with expense management tools, additional cards for employees and added security features.



Protect Cash Flow

We can help keep your funds secure with fraud protection and tools to monitor your expenses, as well as tools to get the most from your time and money.

TREASURY NAVIGATOR® - Treasury Navigator⁷ includes tools specifically designed for your business including authorization for individuals, custom reporting options, deposits, transfers and more.

FRAUD PROTECTION - We're always monitoring the checks and ACH activity authorized and issued by you to detect any fraudulent behavior.

ZERO BALANCE ACCOUNT - Automatically transfer funds from a master account to separate accounts to reduce idle balances, eliminate overdrafts and consolidate funds.

SWEEP ACCOUNTS - Our Sweep Accounts can maximize your earning potential by moving excess funds to earn interest or pay down debts.



Visit us at [SouthStateBank.com](https://www.southstatebank.com) for more information on how we can help you run your business operations more smoothly and securely.

7. Fees may apply. See a banker for details



Finance Your Goals



Loans & Lines of Credit

From working capital to real estate, our dedicated bankers will work with you to get you the credit you need.

Lines of Credit⁸

With a business line of credit you can have the capital you need to get business done. There are several options available all with competitive rates and a quick and easy application process.

- Business Equity Line
- Business Line of Credit
- Business Ready Reserve

Term Loans⁸

Looking at a location for your business, or are you looking to invest in new equipment? We can help with the loan you need to set your business on the right path.

- Business Equipment Loans
- Automobile and Fleet Financing
- Construction Loans

Real Estate Loans⁸

If you've outgrown your existing space, or are looking for your first location, SouthState can provide you with the right financing. We offer competitive real estate loans for your business whether you're looking to buy or refinance an existing property or for a new construction. Our experienced bankers will work with you from application to funding and provide the service and expertise you need to make sure your loan meets your expectations.



SBA Loans⁸

SouthState specializes in providing long-term financing through the U.S. Small Business Administration (SBA) loan guarantee program. An SBA loan offers the flexibility you may not be able to find with other traditional small business loans. Borrowers typically receive longer terms and lower payments. Our experienced team of SBA lenders understands the needs of today's small business and can help you navigate the loan process every step of the way.

Letters of Credit⁸

Whether domestic or international, a letter of credit is a great alternative to putting up a cash or performance bond. With a Letter of Credit from SouthState, you can assure your trading partners that your obligations will be paid using the bank's credit. We offer several options and can help you mitigate your risks and determine the right approach for your business.

Credit Cards⁹

Take charge of your expenses with a Visa® business credit card that works the way you do. Whether you're looking for rewards points, cash back options or low introductory APR, we have a card for you. If you're looking to improve your cash flow or establish a business credit history, we have an option for that, too.



Visit us at [SouthStateBank.com](https://www.southstatebank.com) for more information on how we can help finance your growing business.

8. All loans are subject to credit approval. Loan fees may apply.

9. Subject to credit approval.

For Your Employees



Taking Care of Your Greatest Asset

In today's marketplace, you need to provide your employees with programs to meet their evolving needs. SouthState understands that and offers our business customers several employee benefits solutions to help you remain competitive and take care of the ones who take care of you.

Corporate Retirement Plan Services

SouthState offers a wide variety of retirement plans¹⁰ for employers of all sizes. Our knowledgeable consultants can help you determine the right plan and features to meet both your corporate objectives and your employees' retirement savings goals. While you stay focused on your bottom line, we'll help your employees plan for a sound financial future.

- 401(k) for Private Employers
- 403(b) for Non-Profit Entities
- 457 Plans for Government Entities
- ESOPS/KSOPS
- SEP/SIMPLE IRAs
- Defined Benefit Plans including Cash Balance
- Fee Analysis and Benchmarking



10. Offered by SouthState Retirement Plan Services, a doing business name under South State Advisory, which is a wholly-owned subsidiary of South State Bank, N.A. Products and services are not bank deposits, nor are they insured by the FDIC or any Federal Government Agency, and are not backed or guaranteed by South State Bank, N.A. Securities involve investment risks, including possible loss of principal.

SouthState at Work

SouthState at Work¹¹ is exclusively designed to offer your employees a comprehensive suite of banking services, along with access to financial experts they can trust to help them better manage their money and prepare for a sound financial future. As a SouthState at Work company, we'll add value to your company benefits package at no cost to you.

- SouthState at Work Checking Account with special perks including complimentary checks,¹² a free safe deposit box¹³ and discounts on loans and other services
- Health Savings Account (HSA) with no monthly maintenance charge¹⁴
- Savings programs for short and long term goals
- Financial Wellness Education on a variety of topics



Health Savings Accounts (HSA)

FOR YOU – A high-deductible health plan may lower premiums for your business. SouthState can help your business migrate to such a plan while giving your employees a tax-advantaged way to save and pay for qualified medical expenses.

FOR YOUR EMPLOYEES – A Health Savings Account (HSA) allows individuals with a High-Deductible Health Plan (HDHP) to pay for qualified medical expenses like prescriptions, co-pays, dental care, eye care and more. Contributions earn interest and may help save on taxes.¹⁵ Not only will any contributions to the account roll over from year to year, but the money saved will be available at any time. We make it easy to access these funds with our HSA Debit Card. And if you are enrolled as a SouthState at Work company, your employees are eligible for a Health Savings Account (HSA) with no monthly maintenance charge.¹⁴



Visit us at [SouthStateBank.com](https://www.SouthStateBank.com) for more information on how we can help you take care of your employees.

11. Subject to account approval, your employees are eligible for the SouthState at Work Benefits Package while employed at your company. Benefits are subject to change upon employee termination. All loans are subject to credit approval. Contact a banker for full details about the SouthState at Work account.

12. Accountholders may receive their first order of wallet-style SouthState Custom style checks at no charge.

13. Upon request, accountholders can receive a 3x5 safe deposit box at no charge for one year. Subject to availability.

14. The \$3 monthly maintenance charge is waived for SouthState at Work Checking Account holders. If the accountholder closes the SouthState at Work Checking Account or converts it to a different product, the Health Savings Account will be subject to a \$3 monthly maintenance fee. Health Savings Accounts (HSAs) are subject to eligibility requirements and restrictions on deposits and withdrawals set forth in Internal Revenue Code Section 223. Consult your tax advisor before establishing a HSA.

15. Consult your tax advisor concerning tax deductibility.



SouthState



800.277.2175

SouthStateBank.com

Connect With Us



Equal Housing Lender. NMLS ID# 403455.

Member FDIC



SouthState



Banca
Comercial

Bienvenido a SouthState

En SouthState, nuestro enfoque siempre está en nuestros clientes primero. Creemos en ayudarte a hacer crecer tu negocio y dirigir tus operaciones sin problemas. Ya sea abriendo una nueva cuenta, administrando tu flujo de efectivo u obteniendo crédito para expandir tus operaciones, nos aseguraremos de que tengas lo que necesitas para dar ese próximo paso hacia adelante.

Juntos, seguimos adelante.



Cuentas Corrientes

Ofrecemos una variedad de cuentas corrientes perfectamente diseñadas para tu negocio. Elige la que mejor se adapte a tus necesidades.

Small Business Checking

Con nuestra cuenta corriente comercial más popular, no hay tarifas mensuales de mantenimiento, y puedes administrar las finanzas de tu negocio en cualquier momento y en cualquier lugar.



Gold Business Checking

Si deseas una cuenta con todos los servicios y que gane intereses, Business Gold Checking puede ser la adecuada para tu negocio. Elige entre varias cualificaciones para evitar a la tarifa de mantenimiento mensual.¹

Community Checking

Diseñada exclusivamente para organizaciones sin fines de lucro, Community Checking es una cuenta sin tarifa de mantenimiento mensual y acceso conveniente cuando lo necesites.

Commercial Checking

Ofrecemos varias opciones para organizaciones más grandes con saldos y actividades elevadas, incluyendo Análisis Comercial, Análisis Comercial Plus y Community Checking Plus.

1. Usted puede evitar el cargo de mantenimiento mensual de \$15 cuando cumpla con una de las siguientes cualificaciones: saldo diario promedio de \$2,500 en la cuenta corriente, **O** saldo mínimo diario de \$10,000 en otros depósitos combinados o saldos de préstamos, **O** 15 compras/pagos con su tarjeta de débito contabilizadas y compensadas por ciclo de estado de cuenta.



Banca en Línea y Banca Móvil

Ofrecemos dos maneras seguras para que administres tus finanzas desde tu computadora, tableta o teléfono inteligente.²

Banca Comercial en Línea y Banca Móvil

Administra tus finanzas empresariales diarias con herramientas y funciones fáciles de usar para ayudarte a mantenerte enfocado en tus resultados.

- Depósitos Móviles
- Herramientas Presupuestarias
- Acceso a Quicken® y a Quickbooks®³
- Vincula todas tus Cuentas (incluso las de otras instituciones financieras).
- Transferencias y Pago de Facturas en Línea

Treasury Navigator®⁴

Con el servicio de Treasury Navigator, puedes delegar tareas en individuos, mientras te ayudamos a administrar tu riesgo de fraude.

- Autorizaciones
- Pago Positivo
- Captura Remota de Depósitos
- Informes Personalizados
- Transferencias Electrónicas, Transferencias Bancarias y Pagos de Facturas en Línea



2. Pueden aplicarse tarifas de datos de proveedores de servicios de Internet y/o mensajes.

3. Quicken y Quickbooks son marcas comerciales y marcas de servicio de Intuit, Inc., registradas en los Estados Unidos y en otros países.

4. Pueden aplicarse cargos. Consulte con su banquero para obtener más información.



Administración del Flujo de Caja⁵

Proteje, automatiza y simplifica tus finanzas empresariales con nuestra ayuda y sólidas soluciones.

Aceptar Pagos

SouthState ofrece una serie de servicios que pueden facilitar el proceso de aceptar pagos mucho más fáciles para ti y para tu negocio.

- Captura Remota de Depósitos
- Caja Fuerte
- Pagos con Tarjeta
- Sistema Automático de Traslencia de Fondos (ACH)

Realizar Pagos

Podemos ayudarte a reducir significativamente la cantidad de tiempo que dedicas pagando a proveedores, empleados y facturas con estos servicios.

- Sistema Automático de Traslencia de Fondos (ACH)
- Traslencia Electrónica
- Pagos de Facturas en Línea Comerciales
- Tarjetas de Crédito Comerciales

Proteger el Flujo de Caja

Podemos ayudarte a mantener tus fondos seguros con protección contra fraudes y herramientas para monitorear tus gastos, así como, herramientas para sacar el máximo partido a tu tiempo y dinero.

- Treasury Navigator®
- Monitoreo de Fraude
- Cuentas de Saldo Cero
- Cuentas de Barrido



Visítanos en línea en www.SouthStateBank.com para obtener más información.

5. Pueden aplicarse cargos. Consulte con su banquero para obtener más información.



Préstamos y Líneas de Crédito⁶

Desde el capital de trabajo hasta los bienes raíces, nuestros dedicados banqueros trabajarán contigo para obtener el crédito que necesitas.

Líneas de Crédito

Ofrecemos varias opciones de líneas de crédito para negocios con tasas competitivas y un proceso de aplicación fácil y rápido.

Préstamos a Plazos

¿Estás buscando una locación para tu negocio o estás buscando invertir en nuevos equipos? Podemos ayudarte con el préstamo que necesitas para poner tu negocio en el camino correcto.

Préstamos Inmobiliarios

Si has superado tu espacio existente, o estás buscando tu primera locación, ofrecemos préstamos inmobiliarios competitivos que pueden ayudarte.

Préstamos SBA

SouthState se especializa en proporcionar financiamiento a largo plazo a través del programa de garantía de préstamos de la Administración de Pequeñas Empresas de los Estados Unidos, SBA.

Tarjetas de Crédito

Ya sea que estés buscando puntos de recompensa, opciones de reembolso de efectivo o bajas tasas de introducción, tenemos una tarjeta de crédito para tí. Si estás buscando reconstruir o empezar a construir tu crédito, también tenemos una opción para eso.

6. Todos los préstamos están sujetos a aprobación de crédito. Pueden aplicarse cargos por préstamos.



Para tus Empleados

SouthState ofrece varias soluciones de beneficios para tus empleados y así ayudarte a mantenerte competitivo y cuidar de tu activo más valioso.

Servicios de Planes de Jubilación Corporativa

Ofrecemos una amplia variedad de planes⁷ de jubilación para empleadores de todos los tamaños y podemos ayudarte a determinar el plan adecuado para cumplir con tus objetivos corporativos y los objetivos de ahorro para la jubilación de tus empleados.

SouthState en el Trabajo

SouthState en el Trabajo⁸ está diseñado exclusivamente para ofrecerle a tus empleados un conjunto completo de servicios bancarios, junto con acceso a expertos financieros para ayudarles a prepararse para un sólido futuro financiero.

Cuentas de Ahorro para la Salud

Para ti: Un Plan de Salud de Alto Deducible (HDHP) puede reducir las primas para tu negocio. SouthState puede ayudarte a tu empresa a migrar a un plan de este tipo.

Para tus empleados: Una Cuenta de Ahorros para la Salud permite a las personas con un Plan de Salud de Alto Deducible (HDHP) pagar gastos médicos calificados como recetas, copagos, atención dental, cuidado de la vista y más.

7. Ofrecidos por Servicios del Plan de Jubilación de SouthState, un nombre comercial bajo South State Advisory, que es una subsidiaria de propiedad total de South State Bank, N.A. Estos productos y servicios no son depósitos bancarios, no están asegurados por la FDIC o cualquier Agencia del Gobierno Federal, y no están respaldados ni garantizados por South State Bank, N.A. Los valores implican riesgos de inversión, incluyendo una posible pérdida de capital.

8. Sujeto a la aprobación de la cuenta, sus empleados son elegibles para el Paquete de Beneficios de SouthState at Work mientras trabajan en su empresa. Los beneficios están sujetos a cambios tras la terminación del empleado. Póngase en contacto con un banquero para obtener más información sobre la cuenta de SouthState at Work.



SouthState



Servicio de Atención al Cliente

800.277.2175

SouthStateBank.com

Conéctate con Nosotros



Por favor tenga en cuenta que las futuras comunicaciones verbales y escritas del banco pueden estar disponibles únicamente en inglés. Estas comunicaciones incluyen, pero no se limitan a, contratos de la cuenta, documentos de préstamos, estados de cuenta, cláusulas de responsabilidad, cambios en los términos o cualquier información relacionada con el servicio de su cuenta. La asistencia en español está disponible llamando al 800.277.2175 y presionando el 2, o visitando la sucursal más cercana.

Préstamos Imparciales Para Vivienda NMLS# 403455.

Miembro FDIC