



Products & Services

Business & Commercial Banking

Banking

- Business Checking
- Business Edge Checking
- Analysis Checking
- IOLTA
- Association Checking
- Business Savings Account
- Business Money Market
- Insured Cash Sweep (ICS)
- IntraFi Network Deposits
- Certificate of Deposit Account Registry Service (CDARS)

Credit Cards*

- Business Platinum Card Benefits
- Business Cash Back Rewards Card Benefits
- Purchasing Card Benefits

Treasury Management

- ACH Origination
- ACH & Check Positive Pay
- Business Online Payroll
- Cannabis Businesses
- Electronic Data Interchange (EDI)
- Lockbox
- Merchant Card Services
- Remote Deposit Capture
- Sweep Accounts
- Zero Balance Accounts
- FedNow Service
- Small Business Zelle®

Digital Banking

- Cogent Connection

Fast and secure service for Cogent Bank online banking customers. Easily keep track of your finances on the go.

Lending

Commerical Real Estate

- Commercial and Industrial Lending
- USDA Lending
- SBA: 504 and 7a

Business Line of Credit

- Working Capital Line of Credit
- Asset-Based Line of Credit
- Recurring Revenue Lending
- Purchase Order
- Advised Guidance Facility

Business Term Loans

- Debt Consolidation
- Refinancing Opportunities
- Business Acquisition Financing
- Permanent Working Capital

Public Finance

- Tax-Exempt Least Purchase Agreements
- Covenant to Budget and Appropriate Agreements
- Municipal and Enterprise Bond Financing
- Bond Refundings
- Lines of Credit (non-revolving)

Aviation Finance

- Bridge Loans
- Floor Plan Guidance Lines
- Short Term Loans

International Banking Services

- Foreign Collections
- Foreign Currency
- Foreign Draft
- International Wire Transfers

* The creditor and issuer of these cards is ServisFirst Bank, pursuant to separate licenses from Visa U.S.A.