

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 Deposits
- Certificate of Deposit Account Registry Service (CDARS)
- Employee Advantage Program

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**Association Banking**

- Construction, Commercial Term Loans
- Emergency & Hurricane Lines of Credit

Aviation Finance

- Bridge Loans/Floor Plan Guidance Lines
- Fixed & Floating Rates
- Short Term Loans

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
- Self-Directed IRA Real Estate Investment

Commercial Real Estate

- Commercial and Industrial Lending

International Banking Services

- Foreign Currency, Collections, Draft
- International Wire Transfers

Public Finance

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

SBA Lending

- SBA: 504 and 7a

USDA Lending

- Purchase, acquisition, development, refinance,
- Working capital, equipment, production

Other Supported Industries

- Attorney & Law Firms, Cannabis Business Banking,
- Healthcare, Sports & Entertainment, Title Companies

Personal Banking

Banking

Personal Free Checking
Personal Interest Checking
Prestige Interest Checking (50+)
Personal Savings
Minor Savings
Personal Money Market
Certificates of Deposit (CDs) - 7 days to 5 years
Health Savings Accounts
Individual Retirement Accounts
Insured Cash Sweep (ICS)
Certificate of Deposit Account Registry Service (CDARS)

Credit Cards*

Personal Platinum Benefits Card
Personal Cash Back Rewards Card

Digital Banking

Online Banking
Mobile Banking
Digital Receipts via Mobile Banking
Send Money with Zelle®
FedNow Service

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Lending

Residential Lending
- Primary, Second Home, Vacation, or Investment
- Fixed Rate, Adjustable Rate, Conventional, FHA, VA, USDA
Construction to Permanent, Jumbo, Renovation,
Investment Property, Debt Consolidation, Portfolio
- Disaster Hardship Loan
Automobile - New & Used
Boat Loans - New & Used
Solar Power Systems (PV) - residential & commercial
Certificate of Deposit/Savings Secured
Marketable Securities
Overdraft Protection
Unsecured
Unsecured Line of Credit
Executive Line of Credit
Home Equity Line of Credit
Home Equity Term Loan
Residential Lot Loan

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

Private Banking

Banking

- Platinum Checking Account
- Platinum Money Market Account
- Business Checking Accounts
- Certificate of Deposits
- Individual Retirement Accounts

Digital Banking

- Mobile Banking
- Send Money with Zelle®
- FedNow Service

Lending

- Mortgage loans and lines of credit on primary and secondary residences
- Personal loans and lines of credit
- Investment lines of credit
- Business loans
- Business investment loans
- Letters of credit
- Premium finance