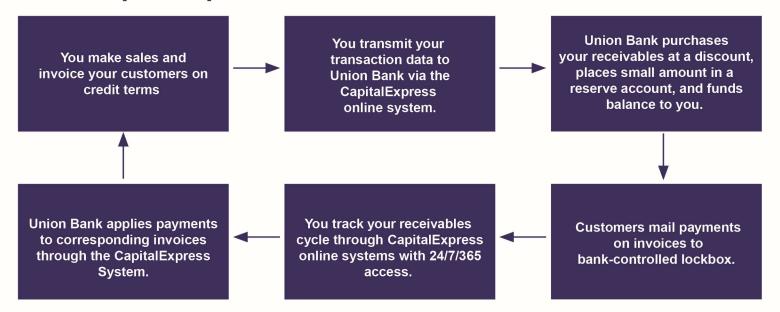


CapitalExpress

Offering Businesses Immediate Access to Cash Through Accounts Receivable Financing

Access to cash is critical to the success of any business. To assist your business with its cash flow, Union Bank now offers accounts receivable financing. We are proud to announce the addition of CapitalExpress to our portfolio of commercial lending products.

HOW CapitalExpress WORKS



BENEFITS TO THE BUSINESS

Establish Predictable Cash Flow:

Through ongoing funding out of daily invoices, a business is able to establish reliable cash flow. Improved cash flow allows you to capitalize on growth opportunities and expand operations.

Eliminate Debt:

Businesses can reduce short term debt, make payroll, pay down other obligations, and access new working capital without creating new debt. The CapitalExpress program works as a self-liquidating line of credit for the business.

Gain Competitive Advantage:

Businesses can offer more flexible terms to customers and take advantage of supplier discounts. Improved cash position may offer the business new opportunity to negotiate even better discounts.

Better Business Management:

CapitalExpress offers superior technology and real-time reports, giving businesses the capability to make more informed decisions.

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