



# Banking for Healthcare Professionals

*Customized solutions to manage the demands of your practice*

## *Dedicated bankers who understand your business.*

At Webster, we know how hard it is to care for your patients while managing the day to day business operations of your practice. Between adopting new technologies and the pressures of staying competitive, the last thing you need to worry about is your day to day finances.

### **Customized solutions to streamline your banking**

That's why we have business bankers dedicated exclusively to healthcare. They understand the industry changes that are affecting the way you manage and access financial information. This way they can offer the right solutions for your needs including:

- A choice of business checking, savings and credit card<sup>1</sup>
- Flexible and specialized lending options, with up to 100% financing, including fit-outs, practice acquisition, mergers and equity buy-ins<sup>2</sup>
- Lines of credit, commercial mortgages, SBA financing, investment commercial real estate and term loans. And now with our Fast Track Business Loan, we can provide a yes or no decision for loans or lines of credit up to \$100,000 within 24 hours of receiving your completed application<sup>2</sup>
- Credit card<sup>1</sup> processing with next day funding<sup>3</sup>
- Cash management tools to streamline payments and receivables: ACH, wires, positive pay and remote deposit capture. And right now, when you sign a two year contract for Webster Business Remote Deposit capture you can get a basic check scanner for free (or up to \$400 off of more advanced scanners).<sup>4</sup>
- Personal banking offers through our Bank at Work program
- Wealth management services through Webster Private Bank<sup>®5</sup>

Connecting you with business bankers who understand what your healthcare practice needs to be successful is our way of living up to your banking standards. So you can spend less time worrying about finances and more time caring for your patients. And that's what matters most.

## **FOR MORE INFORMATION CONTACT:**

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*Webster Bank is the affinity banking partner for the members of*



**RHODE ISLAND  
MEDICAL SOCIETY**

1 The creditor and issuer of the Visa Credit Card is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.

2 All credit products, pricing and overdraft protection are subject to the normal credit approval process. Some applications may require further consideration and/or supplemental information, which could impact the one-day approval process for the Fast Track Business Loan. Certain terms and conditions may apply. SBA guaranteed products may also be subject to additional terms, conditions and fees. All loans/lines of credit require a Webster business checking account which must be opened prior to loan closing and which must be used for auto-deduct of payment. For the Fast Track Business Loan, total business loan exposure at Webster Bank cannot exceed \$100,000 and loans can only be secured by business assets, excluding real estate.

3 Webster Bank Merchant Services are offered through an agreement between Webster Bank, N.A. and First Data Merchant Services Corporation. Merchant account is subject to credit approval. Next-business-day funds availability on payments processed through Webster Bank Merchant Services to a Webster business checking account. See a Webster banker for complete details.

4 Remote Deposit Capture: Subject to eligibility requirements. The monthly service fee is \$45 with a business checking account or \$35 with Webster Complete Business Checking. Free scanner offer is only valid for scanners and limits apply. See a Webster banker for complete details. Online enrollment required. Offer may be discontinued at any time.

5 Investment, trust, credit and banking services offered through Webster Private Bank, a division of Webster Bank, N.A. Investment products offered by Webster Private Bank are not FDIC or government insured; are not guaranteed by Webster Bank; may involve investment risks, including loss of principal amount invested; and are not deposits or other obligations of Webster Bank.