

Business Credit and Lending

At First Horizon we know that business investments come in all shapes and sizes. That's why we offer a full suite of business credit solutions to help your business move forward no matter how big or small the purchase. Let's talk about your business credit needs and how we can help.

Credit Cards

Visa® Small Business Card

Competitive interest rates, generous credit limits up to \$50,000, and a 0% APR introductory rate on purchases for 6 months following account opening* distinguish our Visa® Small Business Card. With the ability to simplify everyday purchases and track your expenses, this card can be a valuable asset to your bottom line.

Visa® Large Business Card

A card that provides convenience to your employees and more control for you – a convenient way to cover regular business expenses such as hotel accommodations, airfare, and business lunches.

Visa® Purchasing Card

For companies with annual spend of \$500,000 or greater, the Visa Purchasing Card provides purchasing efficiency, cash flow benefits, and managerial control.

BizEssentials® Term Loan

A secured or unsecured loan with your choice of a fixed or variable rate, the BizEssentials® Term Loan is popular for new equipment purchases, which may be eligible for special tax benefits like full depreciation in the first year.**

BizEssentials® Term Real Estate Loan

Grow your business with a Term Real Estate Loan from First Horizon. Long-term financing options mean you can expand or build now, and make payments as your business continues to grow in the future. Flexible rates and terms available, with fixed and variable interest rate options.

Business Equipment Leasing

Profit from your business equipment and technology without taking on the liability of ownership with business equipment leasing from First Horizon. Leasing allows you to obtain equipment with no down payment, and end-of-lease options include upgrades, returns, purchase, or renewal.

BizEssentials® Line of Credit

Get up to \$100,000 in an unsecured line of credit to help manage your business cash flow. With a BizEssentials® Line credit card or checks, you have access to cash when you need it, for ever-changing business demands.***

Accounts Receivable Funding

Sell your receivables to a third party to generate immediate cash flow, and collect up to 80% of the value. Our strategic alliance with United Capital Funding does not require any minimums and even lets you choose which receivables you want to factor, allowing you complete control over the process.

SBA Lending

Building a business comes with daily challenges, not the least of which are constant cash flow shortfalls and ongoing capital needs. At First Horizon we understand the obstacles you face, and we are committed to helping you find financing solutions that meet your needs with greater flexibility. One such option is a Small Business Administration (SBA) loan. As a preferred SBA lender, First Horizon can help you access the unique benefits of this government-guaranteed lending program.

For more information, please contact your Banker.

* During the introductory period, your APR on cash advances will be fixed at 9.15%. After that, your variable APR on purchases and cash advances will be Prime + 5.9%, currently 10.90%.

** Consult your tax advisor for details.

*** BizEssentials Line of Credit not available for non-profit associations.

All credit products are subject to credit and collateral approval. Certain restrictions may apply.

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