



# Receive the cash flow you need to reach your goals

**As your trusted financial partner, Union Bank® is here to help.**

Union Bank is assisting members of the Western States Trucking Association (WSTA) meet the new California Air Resource Board (CARB) equipment clean air requirements.

For a limited time, take advantage of a \$99 initial fee waiver for all new business lines of credit or when you increase your existing line of credit up to \$250,000.<sup>1</sup>

**Uses:**

- Short-term working capital
- Inventory
- Trade discounts
- Seasonal needs

**Offer expires June 30, 2020—apply today.**

**For more information,  
please contact:**

**Chirag Italia**  
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Small Business  
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<sup>1</sup> **Union Bank Business Line of Credit Fee Waiver Promotion:** Only new business lines of credit and increases to existing business lines of credit <\$250,001 are eligible for the promotional initial fee waiver of \$99.00. The promotional period is April 1, 2020, through June 30, 2020. Offer only available on Non-Portfolio business. Offer not valid on Small Business Administration Loans, term loan requests, cash secured requests, commercial real estate lines of credit or for customers with more than \$10 million in annual revenue or more than \$1 million in Union Bank commercial debt exposure.

To be eligible for the Union Bank Line of Credit Fee Waiver: (a) Business deposit relationship with Union Bank is required (minimum \$100 to open, see applicable *Business Product Guide, Business Accounts & Services Disclosure and Agreement*, and applicable *Business Deposit Fee Schedule*); and (b) Completed application package must be received by a Union Bank Small Business Relationship Manager no later than 5:00 p.m. PT on June 30, 2020, and book no later than November 30, 2020.

Small Business financing is subject to credit approval and is available for businesses and collateral located in CA, OR, or WA. Fees and restrictions apply. Terms and conditions subject to change. Loan amortization and terms may impact LTV and pricing. **Banker Instructions: Use Offer Code SBP01 (Data Entry) and 220 (Loan Processor)**



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