

MERCHANT SERVICES

By allowing your customers to pay for purchases or services with credit or debit cards, you enhance their purchasing power and may, ultimately, increase your sales and profitability.

EQUIPMENT AVAILABLE

We offer a complete line of quality equipment through our purchase or lease programs:

- POS/SWIPE TERMINALS AND PRINTERS
- MAIL ORDER / TELEPHONE ORDER SOFTWARE
- SECURE INTERNET VIRTUAL TERMINALS

YOUR "ONE STOP SHOP"

We simplify credit card processing by offering a comprehensive range of services including a full line of equipment, fast approval, and personalized customer support. Our merchant services provider has a reputation for superior customer service and is a local company employing local individuals.

COMPETITIVE RATES

We offer the best service at the best rates. Redwood Capital Bank contracts with one of the top processors of Visa and MasterCard and their volume allows them to negotiate very favorable rates with vendors. This makes it possible to provide you with some of the most competitive rates in the industry.

apply today!

We are committed to meeting all your processing needs and providing your business with the most competitive rates around. For more information, contact a Redwood Capital Bank employee and arrangements will be made for you to meet with a Humboldt Merchant Services representative.

START UP BUSINESSES WELCOME!

We are committed to helping businesses grow and prosper. We welcome your application, whether you have been in business for ten days or ten years.

CREDIT CARD PROCESSING

Redwood Capital Bank provides credit card processing solutions tailored to your business needs whether you are a Retail, Internet or Mail Order company. We support Visa®, MasterCard®, American Express®, Diner's Club®, Discover®, JCB®, and POS/ATM debit cards.

E-GATEWAY PROCESSING EXPERTS

Transacting business over the Internet is rapidly becoming a necessity for many of today's businesses. Redwood Capital Bank's merchant services provider (Humboldt Merchant Services), is the leading expert in Internet processing. A full line of Internet commerce solutions is provided, allowing you to offer your customers the convenience of immediate, real time processing.

One community business helping another...Redwood Capital Bank has designed a variety of accounts to fit your business banking needs.

Whether you have a low, moderate or heavy volume of transactions, we provide an array of deposit accounts to meet your business operating requirements. Our staff is eager to help you select the best account to keep your business running smoothly. With additional services, spend less time on banking and more time focusing your energy on your company.

ONLINE BANKING – gives you instant access to account information and the ability to perform transactions and pay bills when it's convenient for you.

BUSINESS CHECK CARD – a no annual fee card that is accepted everywhere Visa® cards are welcome. Use this card for business purchases and ATM access.

NIGHT DEPOSITORY – deposit funds after hours into a secure location.

COMMERCIAL LOANS – our knowledgeable lenders work closely with you to tailor a loan to suit your particular financing need.



**Redwood
Capital Bank**

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