



Basics for the First Meeting

First, thank you for considering State Bank of Riverdale for your business banking needs. The first time you meet with us, our goal will be to gain an understanding of your business and banking goals and needs. Below is a summary of discussion topics and important documents. We hope that these items will help equip you and help us make the most of your visit.

A few topics we'll want to discuss:

1. Business structure
 - Sole owner, partnership, corporation
 - Type of customer served
 - Goals for your business
2. Business preferences
 - Online banking
 - Deposit processing
 - ACH payroll processing
3. Financial needs
 - Short-term credit (working capital, lines of credit, construction loans)
 - Long-term loans (equipment, real estate)

Important documents to have:

1. Business entity documentation (articles of incorporation/by-laws, articles of organization/operating agreement, partnership agreement)
2. Current copy of bank statement
3. Last three years of business/personal tax returns
4. Last fiscal year end balance sheet and income statement