



STRATEGIC LENDING PARTNER PROGRAM

Provide a Unique Lending and Banking Experience for Your Customers with Owners Bank

WHY OWNERS BANK?

Owners Bank is dedicated to small business success. We are a digital only financial institution exclusively designed to cater to the unique needs of small businesses. Our suite of products and tools is crafted to save time and money for small businesses, providing you and your customers specialized solutions that include:

- Flexible financing products small business lines of credit and term loans
- · Business checking and savings account options
- · Fully digital platform experience

PROVIDE A UNIQUE BANKING EXPERIENCE FOR YOUR PROSPECTS AND CUSTOMERS.

PARTNER PORTAL

Owners Bank offers a streamlined Partner Portal designed for strategic partners. This portal facilitates the initiation of leads, data and document aggregation, and a step-by-step walkthrough of the loan application. This leads to quick borrowing decisions. Every piece of data is tracked within the partner portal, enabling clients and partners to seamlessly add information as needed for a comprehensive loan package submission. The process is made even simpler with the ability to pause, save progress, and continue, ensuring all application requirements are met before hitting the "Submit" button. It's that easy!

PARTNER BENEFITS:

- Dedicated Small Business Focus: Exclusive attention to the needs of small businesses.
- Flexible Financing Products: Small business lines of credit and term loans.
- Manage Your Leads: Track, save and easily upload documents.
- Easy Application Submission:
 Streamlined application process
 through Partner Portal.
- Transparent Deal Status and Reporting: Full transparency into the status and real-time reporting of your deals.
- Revenue Share on Approved/Closed Loans: Earn revenue through a share on approved and closed loans.
- Convenient Capital Access: Loan proceeds funded directly into borrower's Owners Bank deposit account.
- No "BS": Straightforward and transparent dealings without unnecessary complications.