Enterprise Bank

Compendium

Serving the Greater Pittsburgh Region since 1998.

www.enterprisebankpgh.com | 4091 Mt Royal Blvd. Allison Park, PA 15101 | 412-487-6048

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Enterprise Bank strives to deliver superior, ethical service and value to our clients, shareholders, and staff.

WELCOME TO ENTERPRISE BANK

Enterprise Bank was built on the belief that banking should be personal, entrepreneurial, and above all, ethical. Founded by a group of entrepreneurs who understood the needs of small businesses firsthand, we have always aimed to be more than a source of capital. We are a trusted partner, providing our clients with the advice, resources, and support they need to succeed.

As banking evolves through new technology, artificial intelligence, and digital assets, we continue to evolve with it. We are committed to providing safe, efficient ways for our clients to manage and move their money while preserving the personal service that defines Enterprise Bank.

The ecosystem we have built around the Bank reflects that same commitment, connecting small businesses with services and expertise that extend beyond traditional banking. This Compendium offers a closer look at who we are, the services we provide, and how we work together to create lasting value for our clients.

Lori A Cestra

Lori Cestra
President

ENTERPRISE BANK

EVERY BUSINESS DESERVES THE CHANCE TO START, GROW AND SUCCEED.

We offer superior and ethical customer service in a personable setting. This is because we view Enterprise Bank as more than a financial institution. We see it as an opportunity—the opportunity for an entrepreneur to receive the attention and support needed to nurture the seedling of a business into a strong and mighty tree, just as our symbolic acorn logo represents.

HISTORY OF ENTERPRISE BANK

Enterprise Bank first opened its doors for business in October 1998. Since that day, it has continued to change the expectations small business owners have for their financial institution. The main reason is this: Enterprise Bank is the region's only bank created to address the particular needs of entrepreneurs, startups and businesses in distress.

Enterprise Bank circa 1998

The Bank's founders, who are all successful, local business entrepreneurs—recognized an absence of resources for small business owners in the Western Pennsylvania region. They noticed that community banks were too small to handle the lending demands of a new or unique business and mega banks viewed small businesses as too risky for their lending appetites.

Their idea was to create a bank that understood the needs of this unique group and to offer banking services and business solutions that would develop the region's small businesses—within a friendly, personable atmosphere that places the clients' needs first.

They did this through several methods unique to Enterprise Bank. First, each business client has a unique Relationship Manager that acts, not only as a lending officer to the clients, but as a trusted business adviser and consultant. Your Relationship Manager cares about the welfare of your business because they have a vested financial interest in the success of your business. This is because each Relationship Manager functions as a small business owner within the Bank, operating their own profit center or virtual "branch" within the Bank.

100% of their personal compensation is derived from a percentage of the interest income generated by their loan portfolio less that same percentage of the cost of the interest paid to their deposit customers and of their portfolio bad debt/loan loss reserves, as well less 100% of the costs of operating their branch/business within the Bank. These costs include the RM's direct staffing and benefits costs, sales and business development expenses, overhead expenses, and their own compensation. When your business succeeds and grows, your Relationship Manager's business within the Bank succeeds and grows, as they receive a long-term annuity-like compensation only as long as your business is viable and you remain a satisfied customer of the Bank. If your business suffers or fails, your Relationship Manager suffers a corresponding loss in his or her business, which has a direct impact on their compensation as well.

Our Relationship Managers are truly long-term partners with their business clients, as they are not incentivized to move into other positions in the Bank, but rather to deepen the relationships within their client base and help their clients grow and prosper, so that they do as well. Our relationship managers are there for you for your entire business life and with their deep understanding of you, your business operations, and your business goals, they can not only react quickly when you need something but proactively advise you on financial opportunities available both inside and outside of the Bank.

Also, if you are not satisfied with the Bank's level of service and refinance elsewhere, your Relationship Manager's income stops with regard to your relationship. That is why they strive to have your business thrive and for you to remain a long-term and satisfied client of the Bank.

While our limited bricks and mortar may seem to be a disadvantage for our business clients, many of which would normally use bank branches to deposit money or purchase change, Enterprise Bank has created several banking services and invested heavily in technology, allowing you to conduct your banking transactions in the comfort of your office without having to spend your valuable time as the business owner or paying for a key employee to travel to a branch to make a deposit or complete a banking transaction.

For more complex transactions and one-on-one consulting with one of our Relationship Managers or subsidiaries, we will come to you, as learning about and seeing your business operation firsthand is very important to us in formulating the best solutions for your particular business. We don't want you to feel like a number and instead use technology to ***ENHANCE*** our client relationships, not to ***REPLACE*** them.

The most popular of these technology based financial solutions is Banno, our online banking system that allows you to manage your account virtually through either a desktop or mobile interface. Enterprise Bank also has Remote Deposit Capture and Remote Deposit Anywhere, which are remote deposit services that enable clients to make bank deposits right at their desks through a scanner and/or smartphone.

As the Bank has matured, it has continued to evolve by expanding into non-traditional business support services. Our small business ecosystem was created to further strengthen the relationship between Enterprise and its clients. The family of companies include The Club at Enterprise, Enterprise Marketing Group, Enterprise Technology Group, Enterprise Bookkeeping Consultants, The Property Closers, Enterprise Real Estate Advisors and Howard Hanna Kuzneski & Lockard Real Estate.

The leaders of each company in the ecosystem are small-business owners themselves who are deeply invested in the success of their clients and the communities they serve. By aligning banking with trusted business, real estate, and operational support, Enterprise Bank fulfills its mission to help small businesses thrive today while building for the future.

Enterprise Bank circa 2024

Enterprise Bank continues to expand and develop its array of small business services to improve and enhance our relationships with our existing bank clients as well as small businesses that do not have a present relationship with the Bank. New products and services are continually developing in each of the subsidiaries to better service their customers.

With all of these changes, Enterprise Bank will continue to offer superior and ethical customer service in a personable setting. This is because we view Enterprise Bank as more than a financial institution. We see it as an opportunity—the opportunity for an entrepreneur to receive the attention and support needed to nurture the seedling of a business into a strong and mighty tree, just as our symbolic acorn logo represents.

Our customers are more than the result of a simple lending or deposit transaction. They are instead the result of our conviction that every business deserves the chance to start, grow and succeed. It is our belief because that is also the story of our company, which was and is to bring an entrepreneurial spirit to a traditionally non-entrepreneurial commercial banking industry.

FOR US, THE ACORN IS MORE THAN A SYMBOL.

It's a reminder of what can grow from small beginnings. At Enterprise Bank, we see every client relationship as an opportunity to plant strong roots, nurture potential, and build a foundation that supports lasting success. Just as an acorn has everything it needs to become an oak, we believe businesses and communities have the strength to grow when given the right support.

OUR SERVICES

Enterprise Bank would like to help your business customize a suite of products and services to meet your growing needs. Included in this customization, you will be working with a Relationship Team that will meet your lending and deposit needs. Each Relationship Team will include your Relationship Manager, Relationship Manager Assistant and Client Service Representative.

Relationship Manager Team

The Relationship Manager team is your single point of contact at Enterprise, which will enable you to build a rapport with the Team to focus on your lending and deposit needs. Our Relationship Managers have a personal financial stake and liability in the loans they make to you, allowing them greater flexibility in decision-making and in responding to your needs quickly and conveniently. Like you, they are a small business owner and entrepreneur themselves with similar challenges and rewards. They are long term advisers, partners, and resources that you can utilize as part of the same support network for your business that may include your accountant and attorney.

Relationship Manager Assistant

Each Relationship Manager has an assistant (RMA) who supports their branch by providing essential services and building rapport with clients. The RMAs are knowledgeable, provide exceptional customer service, and assist their clients with account, loan, and general questions. They are responsible for handling advances on lines of credit; the RMAs are the ones who receive the documentation when clients submit their proof of insurance, real estate tax receipts, financial statements, and tax returns. They operate on a high level with attention to detail, which is essential when processing loans.

Relationship Manager Assistants handle the loan documentation process, including document preparation, booking of the loan once it has closed, and filing the satisfaction once the loan has been paid off. In the interim of the loan process, they also reprice the rate of loans, complete judgment and lien searches, and order property, flood, and credit reports. The Relationship Manager and client are able to work through the loan processes and build a better relationship because of the support they receive from their assistants day in and day out.

Customer Service

Enterprise Bank prides itself on our superior and ethical service we provide to all our consumer and commercial clients. Our Client Service Representatives (CSR) are experts in all our deposit accounts and services. When you need assistance with any of your banking needs, you will speak with one of our CSR team members, no voicemail or transfers to other departments. If you are in the office, you will find yourself sitting with a CSR in a comfortable relaxed atmosphere. No ropes and no standing in line. You can sit and work with a CSR while having a cup of coffee or a cool drink.

Commercial Lending Solutions

From the very beginning, as the region's only bank exclusively focused on the needs of entrepreneurs, Enterprise Bank has built its reputation on providing flexible financing solutions for startup businesses, growing businesses and businesses in distress. The Bank has no predetermined loan structures, but instead customizes each loan to the specific needs and goals of the client. Our Relationship Manager concept provides the in-depth understanding of the client's business necessary to provide tailored financial solutions. In addition to providing commercial mortgages, installment term loans and revolving lines of credit like other commercial banks, we also offer unique financing and repayment structures including non-revolving lines of credit, contract and purchase order financing, seasonal repayment structures, and spec home financing for builders, just to name a few.

The Bank is not afraid to tackle the credit issues normally associated with startup businesses, businesses in distress, or businesses operating in industries that are normally difficult to finance at traditional banks. We instead look to manage this risk through insight into and knowledge of your business. By using the resources available both inside and outside of the Bank, we can assist in improving your chances of success.

One of the most important resources that the Bank utilizes to expand the breadth of the lending we can provide is the U.S. Small Business Administration (SBA), which provides loan guaranties and gap financing to enhance the Bank's own lending efforts. We are a long time Preferred Lender with the SBA, meaning that for most SBA loans that we provide, the SBA does not underwrite our individual transactions and instead delegate much of the decision-making process to us, which results in no delays in approval or closing. Other than program eligibility, once you are approved by the Bank you are also approved by the SBA under our delegated authority.

Similarly, the Bank also utilizes a multitude of other programs and resource partners to supplement our own financing, mitigate our risk, and make deals happen. This includes loan guaranty programs also available for rurally located businesses through the U.S. Department of Agriculture (USDA), and gap financing available through federal, state, and local economic development finance programs. In many cases, a positive by-product to our clients of the Bank bringing these programs into the financing mix is that many of them provide below market, long term fixed interest rates and longer terms than conventional financing, they are able to offer these rates since they are economic development result oriented (job creation/retention, community development, etc.).

Many business development officers at other banks are compensated on the gross amount of lending their institution provides for a particular project. This can mean that other banks are often not motivated to seek out and bring in government sponsored or economic development related programs or non-bank related financing sources which might reduce their lending exposure in a project, whereas many of these programs when combined with bank financing can provide the best overall financing mix and most favorable terms to their clients. With Enterprise Bank's Relationship Managers being personally tied into the financial risk of the financing and into the long-term success of their clients, we actively seek out the best resources and partner with them in your best interest, even if that means less loan volume for us in the short term.

Our relatively flat organizational and credit approval structure also provides a significant advantage over our competitors and allows us to act on financing requests quickly and efficiently and helps ensure things don't get lost in translation. As your Relationship Manager is personally financially tied into the success or failure of the loans they make, they are also given the authority by the Bank to personally underwrite your financing request. No separate credit department or analysts here! The Relationship Manager that you meet and discuss your business with is the same individual who will be analyzing and underwriting your loan request and presenting it to our loan committee for final approval. Contrary to many banks, our loan committee process is not designed to second guess the credit recommendation of the Relationship Managers, but rather to tweak, when necessary, the loan structure, terms and conditions to make them a win-win for both the Bank and client. Our committee is made of those with a vast experience not only in commercial lending but in small business ownership and management themselves. Our loan committee meets every week to ensure our prospects and clients have answers quickly in an ever-changing small business environment.

Residential Mortgage Solutions - Non-Qualified

A Non-Qualified (Non-QM) Mortgage is designed for borrowers who are financially responsible but do not fit within the standard lending guidelines of a traditional Qualified Mortgage. These loans provide a more flexible approach to evaluating a borrower's ability to repay by allowing alternative methods of income verification, including bank statements, rental income, or asset-based qualification.

These loans can be used for a variety of residential purposes, including home purchases, new construction, and construction-to-permanent financing. The key benefits include greater flexibility, more practical income qualification, and expanded access to financing solutions.

Non-QM loans are particularly beneficial for self-employed individuals, real estate investors, and borrowers with complex or non-traditional income streams who may not qualify through conventional underwriting methods. They can also support individuals who have experienced prior credit events but have since demonstrated financial stability. By taking a more comprehensive view of income, assets, and overall financial strength, these programs create opportunities for qualified borrowers whose full financial picture may not be reflected through traditional documentation alone.

MEET OUR RELATIONSHIP MANAGERS

David D. Miller - Senior Vice President & Development Officer

Email: *dmiller@enterprisebankpgh.com*

Dave started his career with the Small Business Administration after graduating from Penn State University with a degree in Management & Organization. He brought over a decade of SBA lending experience when he joined Enterprise Bank in the early 2000's as a Relationship Manager. Now Dave oversees the Bank's business development efforts and provides commercial lending and banking services to clients, as he underwrites conventional, SBA & USDA guaranteed commercial loan transactions. He also manages the Bank's team of Relationship Managers, while also assisting with the Bank's marketing initiatives, and is the long-running host of the Bank's "Inside the Vault" podcast series. Dave currently serves as a board and loan committee member of the Progress Fund and received the SBA's award for Western Pennsylvania Financial Services Advocate of the Year in 2012.

Raymond R. Ford - Senior Vice President & Relationship Manager

Email: *rford@enterprisebankpgh.com*

Raymond Ford has been with Enterprise Bank since its founding in 1998 and brings over 40 years of commercial lending experience to his role as Senior Vice President and Relationship Manager. Throughout his career, Ray has focused on helping small business owners secure the financing and guidance they need to grow. Since 2016, he has served as a member of the Bank's Board of Directors and is an active member of the Bank's Finance Committee, contributing his expertise to strategic decision-making. In addition, Ray has served on the board of the Regional Development Funding Corporation, including time as its Chairman. His long-standing commitment to the business community and depth of lending expertise make him a trusted advisor to clients across the region.

Joseph P. Novitski, Jr. - Vice President & Relationship Manager

Email: *jnovitski@enterprisebankpgh.com*

Joe Novitski has been a key member of the Enterprise Bank team since 1998. A graduate of Indiana University of Pennsylvania with a Bachelor of Science degree in political science, Joe began his career as a branch manager for First National Finance Company, where he focused on loan growth and credit analysis. At Enterprise Bank, Joe has built long-lasting relationships by serving as a hands-on resource for his clients. He takes pride in providing straightforward guidance, helping business owners navigate financing needs, and supporting their long-term success. With decades of experience in commercial lending, Joe's approach is rooted in reliability, accessibility, and a deep commitment to client service.

Randy J. Davidson - Vice President & Relationship Manager

Email: *rdavidson@enterprisebankpgh.com*

Randy joined Enterprise Bank in 2009 and holds a bachelor's degree in banking from Point Park College. He attended the commercial lending school at Bucknell University and earned a degree from the American Institute of Banking School. Randy has over 40 years of experience in the financial industry, with a focus on community banking and commercial lending. Randy is a Mars area native and has a strong sense of community. In the past he has served as Treasurer for the Board of Directors at the Pine Richland Youth Center and the Mars Baseball Association. Currently, Randy is the President of the Board of Mars Housing, a senior living center.

Jodi Zelenske - Senior Vice President & Relationship Manager

Email: *jzelenske@enterprisebankpgh.com*

Jodi Zelenske has been part of Enterprise Bank since its inception in 1998 and is one of the organization's longest-tenured Relationship Managers. She attended the University of Pittsburgh, where she double majored in Business and Communications, building the foundation for her relationship-focused approach to banking. With over 20 years of experience in the financial industry, Jodi continues to work closely with clients across a wide range of industries, offering guidance and personalized support. A dedicated Washington Township resident, she is passionate about serving her community and the businesses she partners with. Jodi is known for her client-first philosophy, often sharing, "Quality is our number one asset."

Mason D. Lockard - Senior Vice President, COO, HR Administrator & Relationship Manager

Email: *mlockard@enterprisebankpgh.com*

Mason joined Enterprise Bank as a Relationship Manager in 2017 and holds a Bachelor of Science in Business Administration & Finance from West Virginia University. In July 2024, he graduated from the Graduate School of Banking at the University of Colorado – Boulder. Mason has built his real-world lending expertise from the ground up and brings almost ten years of experience in the commercial lending industry. In October 2024, he was promoted to Senior Vice President and Chief Operating Officer, as well as HR Administrator of Enterprise Bank. In addition to his operational responsibilities, Mason continues to maintain and manage his commercial loan portfolio, supporting clients with a personalized and relationship-focused approach.

Travis Gonzalez - Vice President & Relationship Manager

Email: *tgonzalez@enterprisebankpgh.com*

Travis graduated from The University of Pittsburgh with a bachelor's degree in finance. Prior to joining Enterprise Bank in April 2018, he gained valuable industry experience working for the Federal Home Loan Bank of Pittsburgh, as well as the accounting firm KPMG. Currently, Travis serves on the board of the Pine Richland Youth Center and as a Loan Committee Member for the Regional Development Funding Corporation. When asked about his role at Enterprise Bank, Travis commented, "What I enjoy most about my role is it provides me with an opportunity to make meaningful contributions to my community and the local economy. It is my goal to create strong relationships with my clients and add value by understanding their unique needs, working with integrity, and focusing on delivering results."

Jesse Bittner - Assistant Vice President & Relationship Manager

Email: *jbittner@enterprisebankpgh.com*

Jesse Bittner began his career at Enterprise Bank in 2019 as an intern, gaining firsthand experience across multiple departments before graduating from Indiana University of Pennsylvania with a degree in accounting. After joining the Bank full-time in 2020, Jesse spent several years in the risk management department, where he developed strong underwriting skills and a deep understanding of sound lending practices. In early 2023, he was promoted to Assistant Vice President and Relationship Manager. Today, Jesse works closely with his clients to provide structured financial solutions and enjoys helping businesses strengthen their financial foundation as they pursue growth.

Matthew D. Schmale - Assistant Vice President & Relationship Manager

Email: *mschmale@enterprisebankpgh.com*

Matthew is a recent transplant to Pittsburgh. Originally from Kansas, he grew up working on his family's farm. Matthew graduated from Kansas State University where he earned his bachelor's degree in Agricultural Business Management with a minor in Economics. He began his career in banking as a lender with a small bank catering largely to the farming community. After moving to Pittsburgh, he began his time at Enterprise as a commercial loan auditor before being promoted to Relationship Manager at the beginning of 2025. He has a passion for helping others and looks forward to using his position as a way to allow others to achieve their goals.

Dennis Hughes - Assistant Vice President & Relationship Manager

Email: *dhughes@enterprisebankpgh.com*

Dennis Hughes joined Enterprise Bank with more than a decade of business banking experience in the Pittsburgh market. He holds a bachelor's degree in Business Administration and Management from Duquesne University and an MBA from Point Park University. Before joining Enterprise Bank, Dennis worked with PNC Bank and First National Bank, developing a strong background in commercial lending and client service. Outside the office, he is actively involved in the community, serving as Treasurer for Pittsburgh Soccer in the Community and as a Board and Finance Committee member for Deer Creek Cemetery Association. Dennis is passionate about building meaningful relationships and supporting the long-term success of local businesses.

OUR PRODUCTS

Enterprise Bank is committed to developing a deep understanding of how our clients send, receive, and manage money, and to provide the expertise, products, and services needed to help them select the optimal money movement solutions for their business. Leveraging the Bank's broad suite of treasury management services, deposit products, account features, and payment solutions, we will help clients choose the most effective options based on speed, security, cost, efficiency, convenience, integration requirements, risk mitigation, and operational needs. Our goal is to deliver a safe, seamless, and consultative experience that supports our clients' growth and financial success.

Business Deposit Accounts

Simplicity Business Checking - The business checking/transactional account earns a premium interest rate comparable to a savings/money market account. As the checking account earns interest on idle funds, this potentially eliminates the need for a savings account. The interest is credited monthly on the last business day of the month.

Limited Business Checking - The limited checking account is a non-interest-bearing account that allows your business up to 100 free transactions a month. Any transaction over the allotted 100 will be charged a per-transaction fee.

Simplicity Business Savings - The simplicity business savings accounts offer a premium rate with a low minimum balance. This account allows the business owner to set aside company funds for future use while earning interest on idle funds.

Consumer Deposit Accounts

Simplicity Consumer Checking - The consumer checking account earns a premium interest rate comparable to a savings/money market account, and the interest is credited to the account monthly on the last business day of the month. You may opt to receive a VISA debit card to access the funds in your account electronically. There is no fee for our debit cards; however there may be a fee charged at ATMs owned by other banks.

Free Consumer Checking - The free consumer checking is a non-interest-bearing account with no minimum balance requirements. The account also features unlimited transactions, and electronic statements are provided at no charge. A VISA debit card is also available for your convenience to access your account.

Simplicity Consumer Savings - The consumer savings account pays a premium interest rate which allows clients to set aside funds for future use, and the interest is credited monthly on the last business day of the month.

Certificate of Deposit Accounts

Certificate of deposit accounts at Enterprise Bank earn premium interest rates and have a high-yield interest payment method available. The certificate of deposit accounts are available for both consumer and commercial clients.

We offer a variety of terms for your investment options and a variety of interest payment options. All the certificates of deposit accounts pay interest monthly with the opportunity to add back to the account, therefore increasing the APY on the account. You may also elect to receive a monthly interest check, a monthly transfer to a deposit account at Enterprise Bank, or a monthly transfer to an outside bank.

Retirement Accounts

Traditional IRA Accounts - Anyone with earned income can contribute to a traditional IRA account. Contributions cannot exceed the limits determined by the IRS. You can visit www.irs.gov to determine the current contribution limits. You can contribute any amount up to the contribution limits set. Contributions to a traditional IRA are tax-deductible based on qualifications set by the IRS. Distributions from a traditional IRA can start as early as age 59 1/2 with no IRS penalties. You MUST take distributions starting at age 73, as required by the IRS. Distributions from your IRA will be assessed income tax determined by your tax filing status for the tax year the distribution is taken.

Roth IRA Accounts - Roth IRAs have no age restrictions, so anyone can contribute to this retirement account. Contribution restrictions are based on your modified adjusted gross income (MAGI) and your tax filing status. Please see IRS guidelines for additional information. There are no tax deductions for Roth contributions; however, the earnings and withdrawals are generally tax-free. Roth IRAs do not have a required retirement age, and the funds can remain on deposit, making them a great way to transfer wealth. Consider contributing to a Roth IRA because there are no age restrictions on contributions, you can contribute any amount up to the contribution limits set, withdrawals and interest earned are generally tax-free, and it's a great option to transfer wealth since there are no withdrawal deadlines.

Health Savings Accounts - Those enrolled in a high deductible health plan (HDHP) can contribute to a health savings account, according to the IRS set contribution limits. You can visit www.irs.gov to determine your contribution limit. Contributions and earnings are generally tax-deductible, and there are no age requirements for contributing to HSAs. HSA funds are to be used for medical expenses, and unspent funds can be rolled over from year to year. Withdrawals from HSA accounts are tax-free if the funds are used for qualified medical expenses. Funds that have rolled over from year to year can be used for any reason if you are over the age of 65, and these funds will be subject to income tax. If you are under the age of 65, and the funds are used for purposes other than medical expenses you will be subject to income tax and an IRS penalty. You should consider contributing to an HSA because contributions are tax-free, funds can be used to offset medical expenses, unused funds rollover from year to year, and accumulated funds can be used for non-medical expenses if you are over the age of 65.

ACCOUNT & DEPOSIT FEATURES

Account Services

Online Banking - Tier I - Online Banking gives clients access to their accounts 24 hours a day, 7 days a week. Tier I allows clients to view accounts, view check images and statements, transfer between Enterprise accounts, add an external account to transfer, add stop payments, and access our bill pay system.

Cash Management - Tier II – Cash Management is essential for commercial business accounts. Cash Management allows your business to have multiple users, originate ACH transactions, initiate wire transfers, and utilize our bill pay system and positive pay.

ACH Origination - Automatic Clearing House (ACH) origination is offered in collaboration with the Tier II Enterprise Connection product. This service allows business clients to process employee direct deposit, transfer between banks, send payments to vendors, and set up automatic payments. All ACH origination requests will be confirmed by a Client Service Representative with the business owner or a designated person prior to processing the request. This confirmation is an additional step used to protect clients from any potential fraud.

Wire Transfers - Wire transfer services are available for domestic and international wires. Wire transfer requests can be initiated via our Cash Management service or by email. All clients must complete a Wire Agreement with Enterprise Bank, which authorizes the wire process. Before a wire transfer request is processed, one of the Client Service Representatives will confirm the wire request with the business owner or designated person. This confirmation is an additional step used to protect clients from any potential fraud.

Positive Pay - Positive Pay adds a layer of security to accounts to avoid any payment of fraudulent/altered check items. This service is integrated with Tier II Enterprise Connection; clients have the option of uploading a file of all checks that have been issued. During daily processing, the check file that has been uploaded will be compared to all the checks clearing your account. As the checks post to the account, the check items that do not match the check number AND amount will be rejected. Clients can log into Enterprise Connection to see any rejected items. The client will be able to determine whether to pay or reject these items.

Simplicity Bill Payment - Our bill pay system is available through the online banking system and mobile app. Clients will be able to make a one-time payment or set up regular recurring payments. Other payment options include rush payments, gift/charity pay, email payments, payroll, and tax payments.

Instant Payments - Instant Payments enable businesses to send and receive funds quickly and securely using payment rails designed for near real-time processing. Rather than waiting days for transactions to clear, payments, transfers, and incoming funds can be completed within minutes. Enterprise Bank will provide access to Instant Payments through its Mobile Banking App while continuing to maintain the safety, security, and fraud prevention measures our clients expect.

Mobile App - The Enterprise Bank Pittsburgh app gives instant access to online banking, bill pay, and card accounts. The app allows you to monitor debit card activity, set transaction alerts, and deposit remotely. This secure and free mobile app can be downloaded from the Google Play Store and the Apple Store.

Remote Deposit - Clients have a variety of options to make deposits without leaving business or home.

Remote Deposit Capture - A check scanner can be installed at your business, allowing for deposits to be made at any time. Deposits can be a single check or multiple checks.

Mobile App Remote Deposit – Downloading the mobile app grants you the option to make deposits to your account(s) directly from your device. Single check deposits can be made at your convenience, eliminating the need to physically come to the bank or mail in the deposit.

Remote deposit transactions completed by 2:30 p.m. will be posted to your account by 4:30 p.m. on that business day.

Remote deposit transactions completed after 2:30 p.m. up to 10 p.m. will be posted to your account the next business day by 9 a.m.

Remote deposit transactions completed after 10 p.m. will be posted to your account the next business day by 4:30 p.m.

Night Deposit Box - Customers may bring bank deposits to the Bank after hours; the night deposit box is located inside the main entrance for additional security. This is a locked drop box; deposits that fit in a flat envelope can be inserted. Deposits will be removed the next business morning by Client Service Representatives, and the deposit will be processed and posted to your account in a timely manner.

Bank By Mail - The bank-by-mail service is offered at no fee for both consumer and commercial clients. Customers will be provided with deposit folders and can insert their deposit items along with a deposit slip. The folders can then be mailed to Enterprise Bank in the included pre-paid and pre-addressed envelope. A deposit receipt will be returned to the client in the deposit folder.

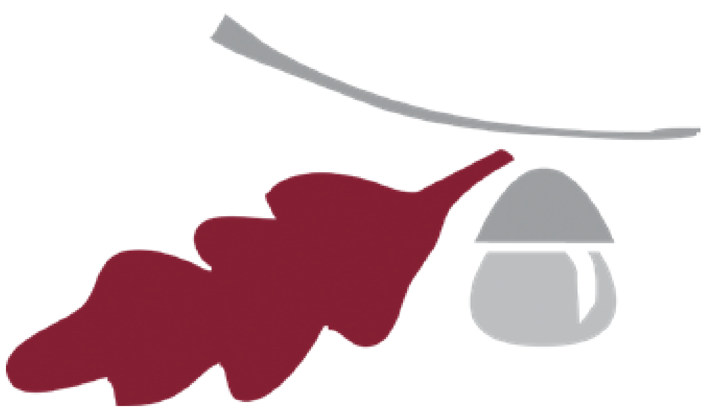
Merchant Services - Enterprise Bank offers Merchant Services and a credit card processing program that will allow your business to accept major credit and debit cards from Visa, MasterCard, American Express, and Discover. Our merchant services partner provides complimentary product and service comparisons to help create streamlined payment systems or a new service for your business.

VISA Debit Card - The debit card can be issued to consumer and commercial clients; it will be linked to your checking account and allows you to make quick and secure purchases. For commercial clients, you can issue additional debit cards to your staff, and the company owner can determine the card limit for each employee. We do not have a fee for our debit cards, however additional fees could apply when using an ATM owned by another bank.

Credit Cards - Enterprise Bank partners with a nationally known service provider to offer VISA credit cards, since they feature low introductory rates, cash back, and rewards.

WE'RE MORE THAN JUST A BANK, BECAUSE YOU'RE MORE THAN JUST A CUSTOMER

Enterprise Bank offers a variety of products and services to keep your business on the path to success and personal accounts to achieve your financial goals.



OUR SMALL BUSINESS ECOSYSTEM

Comprehensive Services For Your Business

For many small business owners, accessing critical support services can be challenging, expensive, and often fragmented. Services such as coworking, marketing, information technology, bookkeeping, title insurance, and real estate support are typically spread across multiple providers, requiring significant time and coordination. Enterprise Bank intentionally focused on the specific areas small businesses need most, bringing these essential services together under one ecosystem to increase accessibility, efficiency, and long-term value.

Enterprise Bank's Small Business Ecosystem is a connected family of companies built to support entrepreneurs and business owners at every stage of growth. Together, these companies provide comprehensive support and real estate services designed to simplify operations, strengthen decision-making, and help small businesses move forward with confidence.

The Family of Companies

Enterprise Bank has established the Enterprise Small Business Ecosystem under the umbrella of Enterprise Financial Services, Inc. In addition to Enterprise Bank, our family of companies includes The Club at Enterprise, Enterprise Marketing Group, Enterprise Technology Group, Enterprise Bookkeeping Services, The Property Closers, Enterprise Real Estate Advisors, and Kuzneski and Lockard Real Estate. Together, they form a comprehensive family of companies designed to serve the evolving needs of today's business owners.

Each company plays a unique role in solving real-world business challenges. Our service-based support companies offer small business owners opportunities through coworking and networking, a voice through content creation services, peace of mind through cybersecurity and IT assistance, and convenience through bookkeeping. Our real estate companies deliver critical title insurance and closing services, as well as commercial and residential real estate services. By consolidating these resources, clients gain access to a trusted network of qualified professionals working collaboratively on their behalf.

The Club AT ENTERPRISE | ENTERPRISE MARKETING | ENTERPRISE TECHNOLOGY | ENTERPRISE BOOKKEEPING

THE PROPERTY CLOSERS | Howard Hanna Kuzneski & Lockard Real Estate | Enterprise Real Estate Advisors

Our Ecosystem Vision

Enterprise Bank's founders, all successful local business entrepreneurs, recognized an absence of resources for small business owners in the Western Pennsylvania region. They noticed that community banks were often too small to handle the lending demands of new businesses, while mega banks viewed small businesses as too risky to lend to.

Their idea was to create a bank that understood the needs of this unique group and to offer banking services and business solutions that would develop Pittsburgh's small businesses—all of these in a friendly, personable atmosphere that places the needs of the clients first. This collaborative model reflects the core values of Enterprise Bank.

As the Bank has matured, it has continued to evolve by expanding into non-traditional business support services. Our small business ecosystem was created to further strengthen the relationship between Enterprise and its clients. The leaders of each company in the ecosystem are small-business owners themselves who are deeply invested in the success of their clients and the communities they serve. By aligning banking with trusted business, real estate, and operational support, Enterprise Bank fulfills its mission to help small businesses thrive today while building for the future.

THE CLUB AT ENTERPRISE

The day-to-day work environment can create real challenges. Traditional office space can be expensive and inflexible. Having the right environment directly impacts productivity, collaboration, and overall business growth.

The Club at Enterprise provides small business owners and entrepreneurs with something they often struggle to find: the right place to work, connect, and grow. Our space is designed to bring together flexibility, professionalism, and community so business owners can operate at their highest level without the limitations of traditional - or non-traditional - work environments.

We have created a space where business owners and entrepreneurs can do their best work while being surrounded by a community that understands the demands of running a business. By combining premium workspace, networking opportunities, and access to valuable business resources, The Club becomes more than just a place to work: *it becomes a place to grow.*

The right environment does more than support your work - it elevates it. Our team supports members through a thoughtfully designed experience that promotes productivity, encourages collaboration, and provides access to the people and tools that help move businesses forward.

The Club AT ENTERPRISE

The right place to work, connect, and grow.

Flexibility for Your Business:

Business needs are constantly evolving, and where you work should be able to evolve with you. The Club at Enterprise offers flexible membership options and adaptable spaces that support you at every stage, whether you are launching, growing, or scaling your business.

Workspace & Membership Features:

- Coworking Spaces & Private Offices
- Conference, Training, & Huddle Rooms
- Event & Networking Spaces
- Flexible Membership Options
- Networking & Educational Events
- Professional Office Environment
- Kitchen & Coffee Bar
- Business Address & Office Signage
- Private Storage Lockers
- Mail & Package Collection
- Secure High-Speed WiFi
- Printing, Copying, & Scanning
- Free Parking
- Dedicated Member Concierge
- Self-Access Key Fob

Check out our website here!

ENTERPRISE MARKETING GROUP

For many business owners, producing great content can feel overwhelming. Especially when time, budget, and creative resources are limited.

The Enterprise Marketing Group helps small businesses create professional, high-quality audio and video content for websites, podcasts, social media, advertising efforts, and more!

We are a full-service video production solution, covering everything from creative concepting and studio recording to post-production work.

What we do:

Audio & Video content for your business

- Website
- Social Media
- Podcasting
- Marketing Campaigns
- Company Communications
- Thought Leadership

ENTERPRISE MARKETING

Your voice matters – we make sure it's heard.

Types of Content We Create:

Long-Format Content:

- Studio-Based Podcasts
- Virtual Studio Podcasts
- On-Location Podcasts
- Webinar Recording

Website/Social Media Content:

- Customer Testimonial Videos
- Company Intro/Explainer Videos
- Owner/Employee Spotlight Videos
- FAQs Videos

Other Content:

- LMS Educational Content
- Training Content
- Product Explainers
- **And More!**

Content Services:

Pre-Production:

- Project Planning & Help
- Brand Development & Design
- Podcast Show Setup & Design

Production & Studio:

- In-Studio Recording
- On-location Videography
- Virtual Studio Remote Recordings

Post-Production:

- Video & Audio Editing
- Branding & Design
- Color Correction
- Motion Graphics

Services available by the hour for projects big or small.

Check out our website here!

ENTERPRISE TECHNOLOGY GROUP

Managing IT can be complex, time-consuming, and difficult to oversee internally. At the same time, the performance and reliability of your technology directly impact your business's productivity, security, and long-term growth.

Enterprise Technology Group helps small businesses navigate one of the most critical parts of modern operations: technology. Our team delivers practical, result-driven IT solutions that keep systems secure, efficient, and aligned with business goals so owners can focus on running and growing their businesses.

Our goal is to simplify that complexity by providing reliable, strategic IT support that ensures your technology is working for your business, not against it. We work closely with business owners and leadership teams to understand how their business operates and align technology with their goals. By combining technical expertise with real-world business insight, we deliver solutions that improve efficiency, reduce risk, and maximize return on investment.

We become an extension of your business, providing dependable support, proactive guidance, and scalable technology solutions that grow with you.

ENTERPRISE TECHNOLOGY

Security you can trust, support you can rely on.

What We Do:

Technology needs can change quickly as your business grows, evolves, and faces new challenges. Our team provides adaptable support that scales with you. Whether you need ongoing IT management, project-based solutions, high-level strategic guidance, or just security software, we are here to help.

IT & Technology Services:

- Managed IT Services
- IT Strategy and Technology Consulting
- Help Desk and End User Support
- Microsoft 365 and Cloud Solutions
- Cloud Migration and Optimization
- Cybersecurity Assessments and Planning
- Security Monitoring and Threat Protection
- Backup and Disaster Recovery
- Network Design and Management
- Server and Infrastructure Management
- Hardware and Software Procurement

Services available by the hour for IT management, projects, or strategic guidance.

Check out our website here!

ENTERPRISE BOOKKEEPING CONSULTANTS

Bookkeeping can be technical, time-consuming, and difficult to manage alongside daily operations. Maintaining accurate financial records is essential and is the foundation for important decisions such as securing financing, planning expansion, or preparing to sell a business.

Enterprise Bookkeeping Consultants help small businesses simplify one of the most important parts of running a business: bookkeeping. Our team provides accurate financial recordkeeping, organized reporting, and dependable support so business owners can focus on running and growing their business.

We work closely with business owners to understand how their business operates and provide bookkeeping services that support financial health and long-term success. With accurate records and clear financial reporting, business owners gain better insight into their operations and can make more informed decisions.

Our team becomes an extension of your business, delivering quality work and dependable financial organization while making bookkeeping more convenient for you.

ENTERPRISE
BOOKKEEPING

Keeping you organized, informed, & moving forward.

Flexible Support for Your Business:

Every business has different bookkeeping needs. Our team can support you at whatever level makes the most sense for your business. Whether you need full-service bookkeeping, occasional support, or advisory guidance, we provide flexible solutions designed to meet your needs.

Bookkeeping Services:

- Monthly Bookkeeping
- Data Entry
- Account Reconciliation
- Reviewing & Reporting of Financials
- Cash Flow Management
- Accounts Payable (AP) Entry and Duties
- Accounts Receivable (AR) Entry and Duties
- 1099 Preparation
- Assisting with Accounting Setup
- Controller Level Duties
- Consulting & Financial Guidance

Services available by the hour, from full-service bookkeeping support to advisory guidance.

Check out our website here!

THE PROPERTY CLOSERS

When a hidden lien, filing error, or undisclosed heir surfaces after you've bought a property, it doesn't just threaten your investment; it can derail your finances, your plans, and your peace of mind.

The Property Closers helps buyers, sellers, investors, and developers close residential and commercial transactions. We are a full-service title company that ensures a property's ownership can be legally transferred from seller to buyer. We perform title searches to identify and resolve liens, judgments, and ownership issues; provide title insurance to protect buyers and lenders; and coordinate the closing with all parties by handling documents, funds, and recording the transaction.

What we do:

Residential and Commercial Title & Closing Services

- Verify Ownership, Liens, & Judgments
- Payoff/clear Liens & Judgments
- Prepare Documents for Closings
- Disburse Funds
- Record Title & Deed

THE PROPERTY CLOSERS

Opening Doors Everywhere!

What is Title Insurance?

Title insurance is a policy that protects property owners and mortgage lenders from financial losses caused by defects in a property's title that were not discovered before closing. Unlike other types of insurance that protect against future events, title insurance protects against past issues. For a one-time premium paid at closing, title insurance provides coverage for as long as the owner or lender has an interest in the property.

Why Choose Us?

At Property Closers, we understand that every real estate transaction is important. We are committed to clear communication, timely processing, and personalized service, giving our clients confidence and peace of mind throughout the closing process. We are the trusted partner for all your title and settlement needs.

Check out our website here!

RESIDENTIAL & COMMERCIAL REAL ESTATE

When you choose to buy or sell a property, you select your real estate agency based on the quality of its realtors. We choose our realtors based on their experience, knowledge, dedication to the client, and, above all, their integrity.

Howard Hanna Kuzneski & Lockard Real Estate

Howard Hanna Kuzneski & Lockard is a full-service real estate agency providing Buyer/Seller representation throughout Western PA. Our Realtors possess the knowledge, experience, dedication, and integrity to provide you with the best service in the industry.

Enterprise Real Estate Advisors

Enterprise Real Estate Advisors is a Western PA-based commercial real estate agency, providing real estate consulting services and Buyer/Seller representation for all types of commercial properties. You can expect to receive the highest-quality service based on the success and expertise of our Realtors.

Howard Hanna Kuzneski & Lockard Real Estate focuses on 1-4 family residential properties, while Enterprise Real Estate Advisors specializes in commercial and investment real estate. Both divisions offer comprehensive services and deep market knowledge, ensuring they effectively address the diverse real estate needs of clients and customers across Southwestern Pennsylvania.

Howard Hanna Kuzneski & Lockard Real Estate

Enterprise Real Estate Advisors

Kuzneski & Lockard, Inc.

Our Story:

Kuzneski & Lockard Real Estate traces its beginnings to the Kuzneski Agency in 1972. In 2005, Kuzneski & Lockard was purchased by Enterprise Financial Services Group, Inc. and is currently a wholly owned subsidiary. In May of 2019, Kuzneski & Lockard made the strategic decision to separate into two specialized divisions to better serve clients and customers. The results of this action created Howard Hanna Kuzneski & Lockard Real Estate and Enterprise Real Estate Advisors.

The culture and business philosophy of Kuzneski & Lockard recognizes that success in the real estate industry is directly tied to the experience, knowledge, and commitment to client/customer service of our agents and staff. The agency promotes lifelong learning and professional development and encourages its entire team to be active in local and regional real estate and community organizations. As a result, Kuzneski & Lockard is home to some of Southwestern Pennsylvania's most talented, knowledgeable, and experienced realtors.

Howard Hanna Kuzneski & Lockard Real Estate

Enterprise Real Estate Advisors

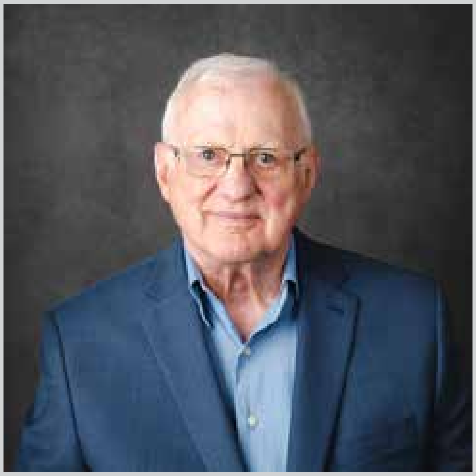
MEET OUR BOARD OF DIRECTORS

Chuck Leyh - Chairman of the Board, CEO

Chuck Leyh is the Chairman of the Board and a member of the Senior Loan and Finance Committees. He is a CPA with more than 40 years of experience in public accounting with an emphasis in tax and business consulting. Mr. Leyh is a consultant to small businesses and has experience in business analysis and valuations. He is a member of the American Institute of Certified Public Accountants, a member of the Pennsylvania Institute of Certified Public Accountants, the past Treasurer of the YMCA of Greater Pittsburgh and was the Chairman of the Pennsylvania Association of Community Bankers in 2012.

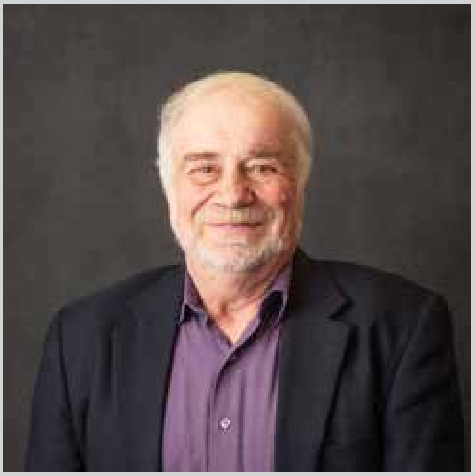
Douglas W. Lockard - Vice Chairman of the Board

Douglas W. Lockard is the Vice Chairman of the Board and proudly serves on the Bank's Senior Loan, Executive, and Finance Committees. Doug is a 1984 graduate of Penn State University with a bachelor's degree in real estate. Drawing on a career that spans real estate development, appraisal, consulting, brokerage and property management, Doug brings a wide-range of experience as well as an entrepreneurial spirit from his work in launching and developing small businesses. His hands-on experience helps him connect with clients and supports the Bank's mission to serve the local business community.



Larry G. Lockard - Board Member

Larry G. Lockard serves as Secretary of the Board of Directors for Enterprise Bank and is an active member of the Bank's Senior Loan and Finance Committees. Larry has played an important role in helping shape the institution's mission of supporting local businesses and strengthening the communities it serves. A lifelong entrepreneur and small business owner, Larry brings decades of hands-on experience across a diverse range of industries. His professional background includes the development and operation of multiple successful ventures in wholesale petroleum distribution, restaurants, residential and commercial construction, as well as numerous real estate development projects. Larry's deep understanding of the challenges and opportunities facing small business owners fuels his passion for entrepreneurship and economic growth. His insight, leadership, and commitment to responsible development continue to make a meaningful impact on Enterprise Bank and the clients it proudly serves.



Dr. Timothy DeBiasse - Board Member

Dr. Timothy DeBiasse is a member of the Board of Directors of Enterprise Bank and brings decades of leadership experience in healthcare, business operations, and community service. A retired pediatrician, Dr. DeBiasse practiced medicine for more than 45 years and was a co-founder and past President of East Suburban Pediatrics, Ltd., where he helped grow the practice into a successful, multi-physician organization serving families throughout the region. In addition to his clinical career, Dr. DeBiasse served for 11 years as a Physician Advisor for Case Management and Clinical Resource Management. He is an active real estate investor and has long been involved in community organizations. He previously served as Chairman of the Board for the East Suburban YMCA and is a member of the American Academy of Pediatrics and the Pennsylvania Medical Society. His experience building and leading complex organizations provides valuable insight and perspective in support of Enterprise Bank's mission to serve local businesses and communities.

Lori Cestra - Board Member, President

Lori A. Cestra joined Enterprise Bank in 1999 and has held a variety of leadership positions throughout her tenure, including Relationship Manager, Chief Operating Officer, and, since October 2025, President. She holds a bachelor's degree in business administration from Edinboro University of Pennsylvania and is a graduate of the Graduate School of Banking at the University of Colorado. During a period in Philadelphia, Lori served as Vice President and Chief Credit Officer of a community bank, further strengthening her expertise in commercial lending, credit administration, and executive leadership. Upon returning to Enterprise Bank in 2012, she was appointed Chief Operating Officer and played a key role in the Bank's operational growth and strategic development before being named President. With more than two decades of experience in community banking, Lori brings extensive expertise in commercial lending, relationship banking, credit management, and organizational leadership. She has been a dedicated advocate for the community banking industry, serving in leadership roles with both the Independent Community Bankers Association and the Pennsylvania Association of Community Bankers. In 2020, she became the first woman to serve as Chair of the Pennsylvania Association of Community Bankers.

Raymond R. Ford - Board Member

Raymond Ford has been with Enterprise Bank since its founding in 1998 and brings over 40 years of commercial lending experience to his role as Senior Vice President and Relationship Manager. Throughout his career, Ray has focused on helping small business owners secure the financing and guidance they need to grow. Since 2016, he has served as a member of the Bank's Board of Directors and is an active member of the Bank's Finance Committee, contributing his expertise to strategic decision-making. In addition, Ray has served on the board of the Regional Development Funding Corporation, including time as its Chairman. His long-standing commitment to the business community and depth of lending expertise make him a trusted advisor to clients across the region.

Melissa Hart - Board Member

Melissa Hart is a member of the Board and the Audit and Compensation Committees at Enterprise Bank. Her background in the financial services industry began with her law practice and continued with her service in public office. She is back in private practice as an attorney and consultant with Hergenroeder Rega Ewing & Kennedy, LLC, working with financial institutions and business clients on a variety of matters, including creditors' rights, estates, real estate, and government relations. She served as a Pennsylvania State Senator for a decade, chairing the Finance Committee and serving on the Judiciary and Banking Committees. She then won a seat in the United States House of Representatives, where she served three terms. Her tenure included service on the Financial Services and Ways & Means Committees. Hart also participates in political candidate mentoring. She is a frequent speaker on public policy and politics. Hart is a Board Member for the bipartisan Democracy Defense Project, Vision for Life, and advises PA Civics. She earned her B.A. at Washington & Jefferson College, and her J.D. from the University of Pittsburgh School of Law.

Keith Rothfus - Board Member

Keith Rothfus is an American politician who served as the U.S. Representative for Pennsylvania's 12th congressional district from 2013 to 2019. Prior to serving in Congress, he worked as an attorney. Keith lives in Sewickley and is married to his wife Elsie and the father of six children. He frequently speaks and writes on public policy issues.

Timothy K. Zimmerman - Board Member

Mr. Zimmerman served as CEO & a director of Standard AVB Financial Corp. and Standard Bank from 2017 to 2020. He was the President & CEO of Standard Financial Corp. and Standard Bank from 1992 to 2017 and a director of both companies from 1993 to 2017. Before joining Standard Bank, he served at Landmark Savings Association, Pittsburgh (and predecessors) from 1977 to 1992, including service as Senior VP and CFO from 1985 to 1992. Mr. Zimmerman is a Certified Public Accountant and worked for KPMG Peat Marwick from 1973 to 1977. He is a former member of the Board of Directors of the Pennsylvania Association of Community Bankers. Mr. Zimmerman served as Chairman of the Independent Community Bankers of America ("ICBA") and as a member of ICBA's Board of Directors and Executive Committee. In addition, he has served as Chairman & Vice Chairman of the Consumer Financial Protection Bureau's Community Bank Advisory Council. He is very active in not-for-profit organizations, serving on boards and committees of the Pittsburgh Civic Light Opera and others in the Greater Pittsburgh Area. He now is a Senior Advisor for ICBA. He contributes his extensive experience in financial accounting, financial institutions, and management experience to the Board of Directors.

Frank L. Schwarz, Jr. - Advisor to the Board

Frank L. Schwarz, Jr. is an advisor to the Board of Enterprise Financial Services Group, Inc. In addition to his board duties, Mr. Schwarz is the President and Founder of Action Business Leasing, Inc., started in 1984. The company provides equipment lease financing to small and mid-sized businesses nationwide with a focus on Western Pennsylvania. In December 2011, Mr. Schwarz joined the board of the 900 synagogue Union for Reform Judaism. Mr. Schwarz has an MBA in Finance from Columbia University.

Mason D. Lockard - Advisor to the Board

Mason joined Enterprise Bank as a Relationship Manager in 2017 and holds a Bachelor of Science in Business Administration & Finance from West Virginia University. In July 2024, he graduated from the Graduate School of Banking at the University of Colorado – Boulder. Mason has built his real-world lending expertise from the ground up and brings almost ten years of experience in the commercial lending industry. In October 2024, he was promoted to Senior Vice President and Chief Operating Officer, as well as HR Administrator of Enterprise Bank. In addition to his operational responsibilities, Mason continues to maintain and manage his commercial loan portfolio, supporting clients with a personalized and relationship-focused approach.

Gregory A. Pearson - Emeritus Board Member

Gregory A. Pearson is a former advisor and current board member. He practiced in the Corporate Finance and Technology Group of Buchanan Ingersoll & Rooney PC for 43 years until his retirement in December, 2013. He has experience in corporate and international law, antitrust matters, business sales and purchases, distributor/agent relations, technology licensing and general commercial matters.

CLIENT TESTIMONIALS

"Because of the trust I have built with Enterprise Bank and the professional way business is handled, my business finances are never something I have to worry about."

Rose Morris, Abram's Nation

"Mason was very communicative during the PPP process. Enterprise Bank was able to provide us the funds we needed to keep our company afloat and the ability to reopen was able."

Ryan Scialabba, Urban Capital Group

"When we were opening up our brewpub, Enterprise Bank, and Chuck specifically, really helped me formulate a business plan and work through what was going to be needed to succeed."

Corey Gibbons, Dented Keg Brewing Company

"Enterprise Bank has been a huge help when it comes to the business. Randy is always there when I have questions and has been very helpful in our efforts to grow the business."

Christian Werner, Wendell August Forge

"Enterprise Bank gets the job done. There's never a time I can't reach someone when I need something."

Casey Reynolds, Affordable Maids & Pittsburgh's Best Remodeling

"I couldn't have asked for a better bank."

Alex Bernstein, Ascend Pittsburgh

"After two years of running the clinic I was working at, I was able to utilize Enterprise Bank to purchase Fox Chapel Chiropractic. I now get to provide customized treatment plans and help people every day."

Dr. Dan Doyle, Fox Chapel Chiropractic

"I have been working with Enterprise Bank for years and they are always there to help me when I need it. Dave, Jay and Chuck have been there every step of the way."

Gary Friedman, Trust Franklin Press

"Dave Miller came in and saved our lives. He looked through the layers and understood everything."

Mary Maroadi, Maroadi Transfer & Storage

"Joe has been great. This is our first time buying a business of this kind and he was there to help every step of the way."

Bill Sluder, Oak Arbor Grille

"I felt very comfortable working with Enterprise Bank when starting my business. Because of the contacts, assistance, and information provided to me by Enterprise Bank, I would recommend them to any small business owner."

Steve Leppo, Iron City Ninja

OUR CUSTOMERS ARE MORE THAN THE RESULT OF A SIMPLE LENDING OR DEPOSIT TRANSACTION

They are instead the result of our conviction that every business deserves the chance to start, grow and succeed. It is our belief because that is also the story of our company, which was and is to bring an entrepreneurial spirit to a traditionally non-entrepreneurial commercial banking industry.

INSIDE THE VAULT PODCAST

INSIDE THE VAULT
Presented by: ENTERPRISE BANK

Follow along with Dave Miller, SVP, and Charles Leyh, CEO, of Enterprise Bank in Pittsburgh, PA, as they dive into the worlds banking, entrepreneurship, small business, and government, and how they all affect each other. Through a series of enlightening episodes, learn about the most complex, regulated and misunderstood industry in the country and how not all businesses are created and financed equally.

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