

TRUIST BANK BUSINESS

TRUIST BANK BUSINESS IS A KEY PLAYER IN THE FINANCIAL SERVICES INDUSTRY, PROVIDING A WIDE ARRAY OF BANKING PRODUCTS TAILORED SPECIFICALLY FOR BUSINESSES OF ALL SIZES. WITH A COMMITMENT TO HELPING ENTERPRISES THRIVE, TRUIST BANK OFFERS INNOVATIVE SOLUTIONS THAT ENCOMPASS EVERYTHING FROM TRADITIONAL BANKING SERVICES TO ADVANCED FINANCIAL TECHNOLOGY. THIS ARTICLE WILL EXPLORE THE VARIOUS OFFERINGS OF TRUIST BANK FOR BUSINESSES, HIGHLIGHTING THEIR BENEFITS, FEATURES, AND HOW THEY CAN SUPPORT BUSINESS GROWTH. ADDITIONALLY, WE WILL DELVE INTO CUSTOMER SUPPORT, ONLINE BANKING OPTIONS, AND THE BANK'S COMMITMENT TO COMMUNITY INVOLVEMENT, PROVIDING A COMPREHENSIVE OVERVIEW FOR POTENTIAL AND EXISTING CUSTOMERS.

- UNDERSTANDING TRUIST BANK
- BUSINESS BANKING SOLUTIONS
- TRUIST BANK'S DIGITAL BANKING FEATURES
- CUSTOMER SUPPORT AND RESOURCES
- COMMUNITY INVOLVEMENT AND CORPORATE RESPONSIBILITY
- FREQUENTLY ASKED QUESTIONS

UNDERSTANDING TRUIST BANK

TRUIST BANK IS THE RESULT OF A MERGER BETWEEN BB&T AND SUNTRUST, TWO OF THE LARGEST FINANCIAL INSTITUTIONS IN THE UNITED STATES. THIS MERGER, COMPLETED IN DECEMBER 2019, AIMED TO CREATE A MORE COMPREHENSIVE BANK THAT COULD PROVIDE ENHANCED SERVICES TO CUSTOMERS, PARTICULARLY BUSINESSES. TRUIST BANK OPERATES WITH THE MISSION OF BUILDING BETTER LIVES AND COMMUNITIES BY OFFERING FINANCIAL SOLUTIONS THAT ARE TAILORED TO MEET THE SPECIFIC NEEDS OF THEIR CLIENTS. THIS INVOLVES A STRONG FOCUS ON TECHNOLOGY, CUSTOMER SERVICE, AND COMMUNITY ENGAGEMENT.

AS A FULL-SERVICE BANK, TRUIST PROVIDES A VARIETY OF PRODUCTS INCLUDING CHECKING AND SAVINGS ACCOUNTS, LOANS, CREDIT CARDS, AND INVESTMENT SERVICES. THEIR BUSINESS BANKING SERVICES ARE DESIGNED TO CATER SPECIFICALLY TO THE DIVERSE NEEDS OF SMALL, MEDIUM, AND LARGE ENTERPRISES. WITH A BROAD NETWORK OF BRANCHES AND ATMs, TRUIST BANK ENSURES THAT BUSINESS CUSTOMERS HAVE ACCESS TO THEIR BANKING SERVICES WHEREVER THEY OPERATE.

BUSINESS BANKING SOLUTIONS

TRUIST BANK OFFERS A COMPREHENSIVE SUITE OF BUSINESS BANKING SOLUTIONS DESIGNED TO SUPPORT VARIOUS BUSINESS NEEDS. THESE SOLUTIONS INCLUDE TRADITIONAL BANKING PRODUCTS, LENDING OPTIONS, TREASURY MANAGEMENT, AND SPECIALIZED SERVICES FOR DIFFERENT INDUSTRIES.

BUSINESS CHECKING AND SAVINGS ACCOUNTS

TRUIST PROVIDES VARIOUS CHECKING AND SAVINGS ACCOUNTS THAT CATER TO THE UNIQUE REQUIREMENTS OF BUSINESSES. THESE ACCOUNTS FEATURE COMPETITIVE INTEREST RATES, ONLINE BANKING CAPABILITIES, AND TOOLS TO MANAGE CASH FLOW

EFFECTIVELY. SOME KEY FEATURES INCLUDE:

- LOW MONTHLY FEES WITH THE POTENTIAL FOR WAIVERS BASED ON ACCOUNT ACTIVITY.
- ACCESS TO ONLINE BANKING AND MOBILE APPS FOR CONVENIENT ACCOUNT MANAGEMENT.
- INTEGRATION WITH ACCOUNTING SOFTWARE FOR STREAMLINED FINANCIAL OPERATIONS.

LENDING OPTIONS

ACCESS TO CAPITAL IS CRUCIAL FOR BUSINESS GROWTH, AND TRUIST BANK PROVIDES VARIOUS LENDING OPTIONS INCLUDING:

- SMALL BUSINESS ADMINISTRATION (SBA) LOANS FOR STARTUPS AND SMALL ENTERPRISES.
- EQUIPMENT FINANCING TAILORED FOR COMPANIES LOOKING TO INVEST IN NEW TECHNOLOGY OR MACHINERY.
- COMMERCIAL REAL ESTATE LOANS FOR BUSINESSES SEEKING TO PURCHASE OR REFINANCE PROPERTIES.
- BUSINESS LINES OF CREDIT THAT ALLOW FOR FLEXIBLE ACCESS TO FUNDS AS NEEDED.

TREASURY MANAGEMENT SERVICES

TRUIST ALSO OFFERS SPECIALIZED TREASURY MANAGEMENT SERVICES THAT HELP BUSINESSES MANAGE THEIR CASH FLOW MORE EFFICIENTLY. THESE SERVICES INCLUDE:

- AUTOMATED PAYMENT SOLUTIONS TO STREAMLINE ACCOUNTS PAYABLE PROCESSES.
- FRAUD PROTECTION SERVICES TO SAFEGUARD BUSINESS FINANCES.
- CASH MANAGEMENT TOOLS TO OPTIMIZE CASH RESERVES AND IMPROVE LIQUIDITY.

TRUIST BANK'S DIGITAL BANKING FEATURES

IN TODAY'S DIGITAL AGE, HAVING ROBUST ONLINE BANKING CAPABILITIES IS ESSENTIAL FOR BUSINESSES. TRUIST BANK HAS INVESTED HEAVILY IN TECHNOLOGY TO ENSURE THAT THEIR BUSINESS CUSTOMERS HAVE ACCESS TO THE TOOLS THEY NEED TO MANAGE THEIR FINANCES EFFICIENTLY.

ONLINE BANKING PLATFORM

THE TRUIST ONLINE BANKING PLATFORM IS USER-FRIENDLY AND PROVIDES A RANGE OF FUNCTIONALITIES, INCLUDING:

- REAL-TIME BALANCE MONITORING AND TRANSACTION HISTORY.
- BILL PAYMENT SERVICES THAT SIMPLIFY MANAGING VENDOR PAYMENTS.
- MOBILE CHECK DEPOSIT CAPABILITIES FOR CONVENIENT BANKING ON THE GO.

MOBILE BANKING APPLICATION

THE TRUIST MOBILE BANKING APP OFFERS ADDITIONAL CONVENIENCE FOR BUSINESS OWNERS. KEY FEATURES OF THE APP INCLUDE:

- ACCOUNT MANAGEMENT TOOLS THAT ALLOW USERS TO VIEW BALANCES AND RECENT TRANSACTIONS.
- PUSH NOTIFICATIONS FOR ACCOUNT ACTIVITY TO KEEP TRACK OF FINANCES.
- ACCESS TO BUSINESS LOAN APPLICATIONS AND SUPPORT DIRECTLY THROUGH THE APP.

CUSTOMER SUPPORT AND RESOURCES

TRUIST BANK UNDERSTANDS THE IMPORTANCE OF CUSTOMER SUPPORT, ESPECIALLY FOR BUSINESSES THAT MAY REQUIRE IMMEDIATE ASSISTANCE. THEY OFFER VARIOUS SUPPORT CHANNELS AND RESOURCES TO HELP CLIENTS NAVIGATE THEIR BANKING NEEDS.

DEDICATED BUSINESS SUPPORT

TRUIST PROVIDES DEDICATED SUPPORT FOR BUSINESS CLIENTS THROUGH:

- ACCESS TO RELATIONSHIP MANAGERS WHO UNDERSTAND THE UNIQUE CHALLENGES FACED BY BUSINESSES.
- A COMPREHENSIVE ONLINE HELP CENTER WITH RESOURCES AND GUIDES FOR USING BANKING SERVICES.
- 24/7 CUSTOMER SERVICE FOR URGENT INQUIRIES AND SUPPORT.

FINANCIAL EDUCATION AND RESOURCES

IN ADDITION TO DIRECT SUPPORT, TRUIST BANK OFFERS A VARIETY OF EDUCATIONAL RESOURCES TO HELP BUSINESSES MAKE INFORMED FINANCIAL DECISIONS. THESE RESOURCES INCLUDE:

- WEBINARS AND WORKSHOPS ON FINANCIAL LITERACY TOPICS.
- ONLINE ARTICLES AND TOOLS TO ASSIST WITH BUDGETING AND FINANCIAL PLANNING.

- ACCESS TO MARKET RESEARCH AND INSIGHTS TO SUPPORT BUSINESS GROWTH STRATEGIES.

COMMUNITY INVOLVEMENT AND CORPORATE RESPONSIBILITY

TRUIST BANK IS COMMITTED TO CORPORATE RESPONSIBILITY AND ACTIVELY PARTICIPATES IN COMMUNITY DEVELOPMENT INITIATIVES. THEIR APPROACH INCLUDES INVESTING IN LOCAL COMMUNITIES, SUPPORTING SMALL BUSINESSES, AND PROMOTING ECONOMIC DEVELOPMENT.

SUPPORTING LOCAL BUSINESSES

TRUIST BANK PLAYS A VITAL ROLE IN SUPPORTING LOCAL BUSINESSES THROUGH INITIATIVES SUCH AS:

- PROVIDING LOANS AND FINANCIAL ASSISTANCE TO STARTUPS AND UNDERSERVED COMMUNITIES.
- ENGAGING IN PARTNERSHIPS WITH LOCAL ORGANIZATIONS TO FOSTER ECONOMIC GROWTH.
- ENCOURAGING EMPLOYEE VOLUNTEERISM IN COMMUNITY PROJECTS.

ENVIRONMENTAL SUSTAINABILITY

TRUIST IS ALSO FOCUSED ON SUSTAINABILITY EFFORTS AS PART OF THEIR CORPORATE RESPONSIBILITY STRATEGY. THIS INCLUDES:

- IMPLEMENTING ECO-FRIENDLY PRACTICES WITHIN THEIR OPERATIONS.
- INVESTING IN RENEWABLE ENERGY PROJECTS AND GREEN TECHNOLOGIES.
- SUPPORTING INITIATIVES THAT PROMOTE ENVIRONMENTAL STEWARDSHIP IN THE COMMUNITIES THEY SERVE.

FREQUENTLY ASKED QUESTIONS

Q: WHAT TYPES OF BUSINESS ACCOUNTS DOES TRUIST BANK OFFER?

A: TRUIST BANK OFFERS A VARIETY OF BUSINESS ACCOUNTS, INCLUDING CHECKING ACCOUNTS, SAVINGS ACCOUNTS, AND SPECIALIZED ACCOUNTS TAILORED FOR DIFFERENT TYPES OF BUSINESSES. THESE ACCOUNTS COME WITH FEATURES SUCH AS LOW FEES, ONLINE BANKING, AND INTEGRATION WITH ACCOUNTING SOFTWARE.

Q: CAN I APPLY FOR A BUSINESS LOAN ONLINE AT TRUIST BANK?

A: YES, TRUIST BANK PROVIDES AN ONLINE APPLICATION PROCESS FOR VARIOUS TYPES OF BUSINESS LOANS, INCLUDING SBA LOANS, EQUIPMENT FINANCING, AND LINES OF CREDIT, MAKING IT CONVENIENT FOR BUSINESS OWNERS TO APPLY.

Q: WHAT KIND OF SUPPORT DOES TRUIST BANK OFFER TO SMALL BUSINESSES?

A: TRUIST BANK OFFERS DEDICATED SUPPORT THROUGH RELATIONSHIP MANAGERS, 24/7 CUSTOMER SERVICE, AND ACCESS TO EDUCATIONAL RESOURCES SUCH AS WEBINARS AND FINANCIAL PLANNING TOOLS TO HELP SMALL BUSINESSES THRIVE.

Q: DOES TRUIST BANK HAVE MOBILE BANKING OPTIONS FOR BUSINESSES?

A: YES, TRUIST BANK OFFERS A MOBILE BANKING APPLICATION THAT ALLOWS BUSINESS OWNERS TO MANAGE THEIR ACCOUNTS, MAKE DEPOSITS, AND PAY BILLS ON THE GO.

Q: WHAT IS TRUIST BANK'S COMMITMENT TO COMMUNITY INVOLVEMENT?

A: TRUIST BANK IS COMMITTED TO COMMUNITY INVOLVEMENT THROUGH LOCAL BUSINESS SUPPORT, EMPLOYEE VOLUNTEERISM, AND INITIATIVES THAT PROMOTE ECONOMIC DEVELOPMENT AND ENVIRONMENTAL SUSTAINABILITY IN THE COMMUNITIES THEY SERVE.

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out which small businesses are creditworthy, and borrowers often don't know how much money or what kind of loan they need. Every small business is different; one day the borrower is a dry cleaner and the next a parts supplier, making it difficult for lenders to understand each business's unique circumstances. Today, however, big data and artificial intelligence have the power to illuminate the opaque nature of a small business's finances and make it easier for them access capital to weather bumpy cash flows or to invest in growth opportunities. Beginning in the dark days following the 2008-9 recession and continuing through the crisis of the Covid-19 Pandemic, Mills charts how fintech has changed and will continue to change small business lending. In the new fintech landscape financial products are embedded in applications that small business owners use on daily basis, and data powered algorithms provide automated insights to determine which businesses are creditworthy. Digital challenger banks, big tech and traditional banks and credit card companies are deciding how they want to engage in the new lending ecosystem. Who will be the winners and losers? How should regulators respond? In this pivotal moment, Mills elucidates how financial innovation and wise regulation can restore a path to the American Dream by improving access to small business credit. An ambitious book grappling with the broad significance of small business to the economy, the historical role of credit markets, the dynamics of innovation cycles, and the policy implications for regulation, this second edition of *Fintech, Small Business & the American Dream* is relevant to bankers, regulators and fintech entrepreneurs and investors; in fact, to anyone who is interested in the future of small business in America.

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second part examines customer demand in a globalized environment. Part three then addresses organizational quality and internal processes, highlighting participatory elements and synergies. Lastly, part four investigates strategic learning in enterprises as a factor for sustainable economic success in times of change and disruption.

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The Philadelphia Inquirer, this commemorative book provides the most comprehensive portrait of the star quarterback on and off the field, including Hurts' upbringing in Houston, the uncertainty of his early days in Philadelphia, his thrilling rise to stardom after earning the starting role with the Eagles, and the dominant 2022 season that proved he was the franchise QB the Eagles had been searching for.

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truist bank business: Activate Brand Purpose Scott Goodson, Chip Walker, 2021-03-03
SHORTLISTED: Business Book Awards 2022 - International Business Book category CATEGORY
SILVER WINNER: Axiom Awards 2022 - Business Commentary Category The greatest challenge facing leaders is activating and actioning purpose based brands to the people who matter inside the company and out. Recent statistics prove that more than 87% of consumers would purchase a product because a company advocated for an issue they cared about, and more than two-thirds would refuse to do so if the company supported an issue contrary to their beliefs. We live in an age of activism - the conscious consumer is more socially aware than ever before, and this is reflected in their buying habits. Yet, activism on behalf of brands is lagging. While many claim to be 'purpose driven', far too often this purpose is relegated to a plaque above the CEO's desk, and never goes any further. Or, worse, the 'purpose' is transparently used as a marketing ploy, but never acted upon in any real way. Activate Brand Purpose shows readers how to transform their brand's purpose into meaningful action by sparking a company wide cultural movement, beginning internally and permeating externally. Regardless of whether your purpose is lofty and socially conscious, or all business, focus on galvanizing people, and they will respond if you can prove that you care about that purpose, and that you're working to realize it, rather than simply chasing the next dollar. This book contains a clearly explained, proven framework that will make this happen.

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Laundering Black Rage: The Washing of Black Death, People, Property, and Profits is a spatial and historical critique of the capitalist State that examines how Black Rage—conceived as a constructive and logical response to the conquest of resources, land, and human beings racialized as Black—is cleaned for the unyielding means of White capital. Interlacing political theory with international histories of Black rebellion, it presents a thoughtful challenge to the counterinsurgent tactics of the State that consistently convert Black Rage into a commodity to be bought, sold, and repressed. Laundering Black Rage investigates how the Rage directed at the police murder of George Floyd could be marshalled to funnel the Black Lives Matter movement into corporate advertising and questionable leadership, while increasing the police budgets inside the laundry cities of capital -

largely with our consent. Essayist/Performer Too Black and Geographer Rasul A. Mowatt assert Black Rage as a threat to the flow of capital and the established order of things, which must therefore be managed by the process of laundering. Intertwining stories of Black resistance throughout the African diaspora, State building under capitalism, cities as sites of laundering, and the world making of empire, Laundering Black Rage also lays the groundwork for upending the laundering process through an anti-colonial struggle of reverse-laundering conquest. Relevant to studies of race and culture, history, politics, and the built environment, this pathbreaking work is essential reading for scholars and organizers enraged at capitalism and White supremacy laundering their work for nefarious means.

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