



Business Loans

Local Decisions Made Quickly

We understand that getting funding quickly for your business can save you valuable time and money. We offer a variety of business loans to help your business get moving and reach its goals. Plus, your business loan is processed and maintained in your local office which means you can always get the answers you need quickly.



Business Lines of Credit

Manage your cash flow, fund your seasonal inventory needs, or pay for an unexpected expense with a business line of credit.

A business line of credit functions similarly to a credit card by allowing you to borrow up to a certain limit and pay interest only on the money you use.



You can use a line of credit as necessary for your business by simply drawing the money you need and repaying the funds that you used.

Business Credit Card

With a Central Bank Visa Business Credit Card, you get a low fixed rate, rewards options, no annual account fee, and the purchasing power you need to help your business be successful. Businesses can receive multiple cards and have the ability to set varying credit limits on each employee's card.



Commercial Real Estate Loans

Partner with our experts on any of your commercial real estate loans and experience why we're consistently voted "Best Bank in Utah Valley." Our business loan experts meet often to review and understand your real estate project and funding needs.

We finance a variety of commercial real estate projects, including:

- Office and industrial buildings
- Land acquisition
- Subdivision development
- Construction
- Multi-family residences



Equipment Loans

As your business expands, it will need to meet increasing demands for optimal performance, deadlines, and production. However, purchasing equipment outright can put a financial strain on your business's cash flow. An equipment loan may be the ideal solution to keep your business performing optimally and meeting demands.

Equipment loans can be used by businesses to purchase new, or replace existing, equipment. Equipment loans are typically secured by the equipment that's being purchased. This means that you may not need additional collateral, like real estate or inventory to apply for financing.



Small Business Administration (SBA) Loans

An SBA loan is a loan for small businesses that is partially guaranteed by the government (the Small Business Administration).

The SBA is not the one doing the lending. Instead, they partner with approved banks, like Central Bank, to back a portion of the loan that each small business receives. This allows small businesses to get the funding they need while minimizing the risk for lenders.

If you are looking for funding for your small business, we can assist you. We've been helping Utah's small businesses succeed since 1891.



We value relationships and the communities we serve. Friendly and local, our approach to banking is guided by the personal relationships we build with our clients. Let us show you just how good banking can be.