

SVB & Lighter Capital Have Partnered to Help Pre-VC Tech Startups Grow

Driven by Lighter Capital's Online Funding Process and Silicon Valley Bank's leadership in technology banking services, Pre-VC funded startups now have a new path to growth. Learn how Lighter Capital's non-dilutive funding and SVB's financial tools will be the catalyst to energize innovation and ignite your company's growth, enabling you to achieve your next milestone while retaining ownership and control.

+ SVB Startup Banking Solution

Provides entrepreneurs with the financial tools to jump-start their business, including a checking account, business debit card, online banking, several wires each month, unlimited incoming ACH payments and more.

WHY SILICON VALLEY BANK

- No fees for up to three years on included services
- Made for founders based on SVB's unique experience with thousands of startups

DEPOSITS & CHECKING

Business checking account¹, including:

- Unlimited check and bill payments from your checking account²
- SVB Mastercard Debit BusinessCard – fees may apply
- Unlimited incoming ACH payments

SVB ONLINE BANKING *with:*

- SVB Direct Connect for connections to QuickBooks, Xero, Expensify and other authorized applications
- SVB Mobile for account reporting, internal transfers, mobile deposits, managing wires and more
- Bill Pay Classic

FINANCIAL SERVICES

- Wires initiated through SVB Online Banking – monthly transaction limits apply³
- SVB Mastercard BusinessCard (optional) – fees apply⁴
- Automated fraud monitoring and security services

+ Lighter Capital Startup Financing

Provides tech startups with quick access to non-dilutive growth capital—revenue-based financing, term loans, and lines of credit—so entrepreneurs can stay in control and focus on growing their business.

WHY LIGHTER CAPITAL

Preserve your ownership:

- No giving up equity or board seats to VCs
- No personal guarantees

PAY BASED ON CASH RECEIPTS

- Monthly loan payments are tied to monthly revenue
- Payments scale up or down with your net revenue

GET APPROVAL FAST

- Receive up to \$500K in as little as four weeks
- Receive follow-on rounds (up to \$3MM) in as few as 3-4 business days

HOW TO QUALIFY FOR LIGHTER CAPITAL FUNDING

- \$15K per month in recurring revenue
- Supplying products or services to at least 10 clients
- A tech company with U.S.-based HQ or subsidiary
- In business for 1 year with at least 6 months of revenue
- No need to be an SVB client or VC-backed to qualify

Get started today >
Apply at SVB.lightercapital.com

SVB StartUp is available for up to three years from the date of initial account opening, subject to continued program eligibility. See additional terms and conditions below. Standard fees apply after three years. \$200 monthly value is based on standard monthly pricing assuming all included services and allowable transaction limits. Please contact your SVB representative for more information about standard fees. Eligibility requirements apply for Mobile Deposit.

1 One domestic account included per company.

2 SVB does not provide a complimentary order of check stock.

3 One FX international outgoing self-service wire, up to two domestic outgoing wires and up to five U.S. dollar incoming wires are free each month.

4 As requested, subject to qualification and includes an annual \$49 per card fee and \$60 rewards program fee.