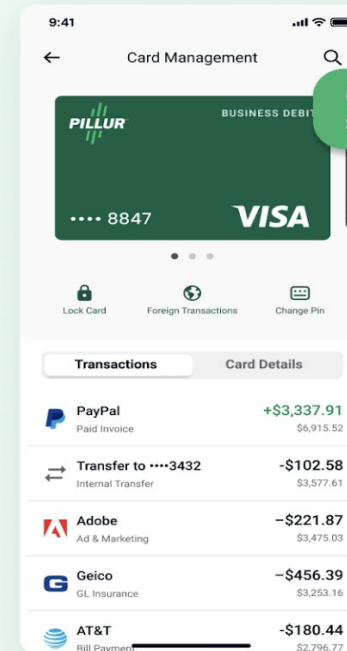


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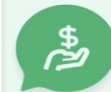
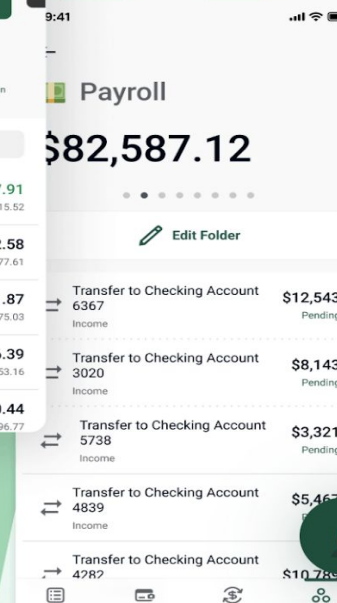
# Business Banking Built Better

Pillur is specifically designed not just to help business owners bank better but to ignite possibilities and potential, too.

Because when finances are under control, an entrepreneur can truly soar.

[Get Started](#)

Competitive spending and savings accounts

[Chat with Fran](#)



## Chat with Fran



Hi, I'm Fran, your virtual assistant! I'm an expert with everyday Pillur questions.

Please **ask me anything** or choose from these frequently asked topics.

Join Pillur



Loans



Apply for Loan



What can I help you with?





Chat with Fran



I'm interested in business checking accounts.

Checking Account



What can I help you with?





Chat with Fran



Pillur offers many types of checking accounts to fit your needs!

Which would you like to learn more about?

Commercial Checking >

Money Market Checking >

Small Business Checking >

Standard Business Checking >

Sweep Checking >



Chat with Fran



### Small Business Checking

\$0 minimum balance

No monthly service charges

100 complimentary  
transactions per month

Excess transaction charges of  
\$0.25

Non-dividend bearing account

Current Rates



Open Account



biZzics

ON DEMAND ✨

Welcome to Bizzics On Demand!

I have one purpose – to guide you to the kind of business momentum that tosses competitors aside on your way to achieving your fullest vision of success. Your longevity is of utmost importance to me.

***What about your business has your attention these days?***

Let's go! I am here for you 24/7.

**I'm a small sign shop, specializing in conference and convention signage.**

**We have a strong base of long-time customers, but we do have some that drag their feet on payments.**

**How do you recommend dealing with late ARs?**

It's great you have loyal customers, but late payments can still create serious hassle, can't they?

Chip emphasizes the importance of being consistent and systematic with overdue accounts.

Start with a polite reminder—sometimes it's just an oversight.

Persistent follow-ups (calls, emails, or even a personal visit if possible) show you're serious, and gentle but firm reminders can nudge slow payers into action.

Chip also suggests flagging repeat late payers in your accounting or invoicing system and tightening their terms—like requiring deposits or upfront payments next time.

This protects your business without damaging the relationship.

***How do you usually follow up now?***

***Would it help to add a reminder sequence or change terms for chronic late-payers?***

**We've increased overall prices for chronic late payers, but don't ask for upfront deposits.**

**We start making calls when they pass their due date, but we're a small shop and don't have a ton of time for follow-up, especially regular reminder calls.**

Thanks for sharing your current process!

Raising prices for late-payers is a clear way to signal the true cost of slow payment.

Since your team is small and follow-up is time-consuming, Chip recommends leaning on technology.

Try using accounting software that automates invoice reminders and flags overdue accounts, letting you keep track without manual effort.

You might also consider setting a policy where chronic late-payers must pay a deposit or progress payment up front.

It's a preventative system, and prevention is always easier than chasing debt.

***Would automated reminders or a deposit requirement be a practical next step for your business, given your workflow?***