

You know the value of specialists in healthcare

## GET TO KNOW THE VALUE OF SPECIALISTS IN HEALTHCARE BANKING



### Every great healthcare institution needs a great financial institution.

To build and operate your practice as a profitable business, talk with one of our healthcare banking specialists. They can help you navigate the complexities of running a medical practice in a changing financial and regulatory environment, and offer innovative customer banking solutions to help access credit, maximize earnings, manage interest rate risk and expedite cash collections.

#### TAILORED CREDIT TOOLS PROVIDE EASY ACCESS TO CREDIT.

Use operating lines of credit and short-term bridge financing to manage issues like delayed payments from government entities including Quality Assurance Fees.

Long-term financing provides the resources you need for medical commercial real estate, capital improvements and expansion, and mergers or acquisitions.

Asset-based lending, including business-purpose Home Equity Lines of Credit, expands your financing options.

#### EASY-TO-USE MANAGEMENT SOLUTIONS SIMPLIFY DAY-TO-DAY OPERATIONS.

Treasury Management products help you manage cash flow and prevent fraud.

Custom depository services, including online and mobile remote deposit, and courier services, save precious time and improve cash flow.

Enjoy added value with competitive deposit rates and fee structures.



For more information, please contact:

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### YOU'RE ALL ABOUT CARING FOR YOUR PATIENTS. WE'RE ALL ABOUT CARING FOR YOUR PRACTICE.

We provide innovative, tailored banking and lending solutions with exceptional support led by a dedicated Relationship Manager to help you and your office manage cash flow cycles and meet your investment objectives.



#### CASH MANAGEMENT

Manage cash flow as a seamless part of your receiving and disbursing process so you can adjust for patient fluctuations and insurance changes as they happen. You can easily view all of your transactions, and we can consolidate your accounts for viewing in Quicken® or QuickBooks™<sup>1</sup>.



#### BANKING ON THE GO

Our Business Mobile Banking App gives you transparent and secure 24/7 access to your funds and account reporting and Mobile Check Deposit. We also offer Merchant Services<sup>2</sup> and efficient in-office client credit card payments.



#### PRACTICE-BUILDING SERVICES

We offer payroll services and specialty banking for managing your growing team of partners, associates and staff.



#### FRAUD PROTECTION

Our Fraud Prevention Services are designed to protect your clients' account information, and we offer Cash Vault Services as well.



#### A SEAMLESS TRANSITION

We are ready for your practice whenever you are ready to come on board. With experience in transitioning medical practices from a financial institution to Banc of California, we can quickly get your practice's account(s) up and running with our efficient implementation process.

Your Relationship Manager will offer comprehensive and reliable transition assistance to get you started, with minimal disruption to your office's existing banking processes, and will be on call for any questions or issues that may arise.

### HEALTHCARE BANKING PRODUCTS AND SERVICES AT-A-GLANCE

#### CONSULTING

- Dedicated Relationship Manager

#### CREDIT / FINANCE

- Revolving Lines of Credit
- Accounts Receivable Financing
- Partner Capital Buy-ins and Buyouts Financing
- Equipment Financing
- Commercial Real Estate Financing
- SBA and Government Financing

#### REVENUE MANAGEMENT

- Competitive Deposit Rates
- Business Online and Mobile Banking with Mobile Check Deposit<sup>3</sup>
- Courier Services
- Merchant Card Services<sup>2</sup>
- Payroll Services
- Fund Transfers
- Business Bill Payments
- Download Transactions into Quicken® or QuickBooks™<sup>1</sup>
- Cash Vault Services
- Fraud Prevention Services
- Business Sweeps/Zero Balance Accounts
- ACH Origination (requires credit approval)
- Banking Services for Employees

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