

# WE ARE THE BANC **FOR VETERINARIANS**

Providing “best of breed” banking.



We can help you meet today’s challenges and tomorrow’s opportunities.

#### **SUSTAINING YOUR PRACTICE DURING THE CURRENT CRISIS**

- Maintaining payroll and other overhead
- Financing/refinancing your practice, including real estate
- Managing your personal finances
- Acquiring advanced equipment for infection testing, air purification, 3-D printing and other practice enhancements

#### **GROWING YOUR PRACTICE AS ECONOMIC GROWTH RESUMES**

- Equipping and expanding its reach
- Investing in the acquisition, expansion and build-out of practice-occupied real estate
- Starting or acquiring a practice

#### **WE’RE DEDICATED TO HELPING YOU GET TO “YES” FASTER.**

As a large regional bank with a community bank culture, we offer many different solutions while providing access to local decision makers, simplifying the credit approval process and building relationships that span the life of your practice.

Tailored credit tools provide easy access to the credit you need.<sup>1</sup>

Use operating lines of credit and short-term bridge financing to support ongoing operations and acquire equipment that can provide a safer, more efficient office environment.

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 mitigate fraud.

Custom depository services, including online and mobile remote deposit,<sup>2,3</sup> and courier services, help save precious time and improve cash flow.

Enjoy added value with competitive deposit rates<sup>4</sup> and fee structures.<sup>5</sup>



For more information, please contact:

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# VETERINARY PRACTICES

## YOUR PRACTICE IS PERSONAL. YOUR BANKING SHOULD BE TOO.

Your practice is all about caring for pets. 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 your transactions, and we can consolidate your accounts for viewing in Quicken® or QuickBooks®.<sup>6</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.<sup>2,3</sup> We also offer Merchant Services<sup>7</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 help protect your account information. Cash Vault Services<sup>10</sup> offer secure protection for your deposits, with online access and same-day credit.



### 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 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<sup>1</sup>

- Revolving Lines of Credit
- Accounts Receivable Financing
- Partner Capital Buy-in and Buyout Financing
- Equipment Financing
- Commercial Real Estate Financing
- SBA and Government Financing<sup>8</sup>

#### REVENUE MANAGEMENT

- Competitive Deposit Rates<sup>4</sup>
- Business Online<sup>10</sup> and Mobile Banking with Mobile Check Deposit<sup>2,3</sup>
- Courier Services
- Merchant Services
- Payroll Services
- Fund Transfers
- Business Bill Payments
- Download Transactions into Quicken or QuickBooks
- Cash Vault Services<sup>10</sup>
- Fraud Prevention Services
- Business Sweeps/Zero Balance Accounts
- ACH Origination<sup>10</sup>
- Banking Services for Employees<sup>9</sup>

<sup>1</sup>Loans subject to approval in accordance with Bank eligibility and lending guidelines. Terms, conditions, and fees apply. See banker for details. <sup>2</sup>Transaction limits apply. <sup>3</sup>Message and data rates may apply. <sup>4</sup>Refer to the Business Deposit Rate Sheet. <sup>5</sup>See banker for details. <sup>6</sup>Intuit®, Quicken®, and QuickBooks® are trademarks of Intuit, Inc., registered in the United States and other countries. <sup>7</sup>Merchant Services provided by Worldpay, LLC. <sup>8</sup>Small Business Administration (SBA) financing is subject to approval through the SBA 504 and SBA 7(a) programs. Loan terms, collateral and documentation requirements apply. Actual amortization, rate and extension of credit are subject to necessary credit approval. Banc of California credit standards and documentation requirements apply. Some restrictions may apply. <sup>9</sup>Refer to the Deposit Account Agreement, Account Disclosure, Personal Deposit Rate Sheet, and Schedule of Fees and Charges or speak to a banker for additional information. <sup>10</sup>Fees may apply. Refer to the Schedule of Fees and Charges – Business Accounts



**BANC OF CALIFORNIA**

**TOGETHER WE WIN®**

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