



## SOLUTIONS FOR BUSINESS

# COMMERCIAL REAL ESTATE



Fast-moving real estate and construction businesses need a banking resource that goes well beyond what's expected.

We pride ourselves on our in-depth real estate culture and deep knowledge of our markets and this unique sector. Because we value your confidence in us, we consistently deliver on terms, providing banking products and services that not only help you build exceptional projects, but also exceptional businesses.



### WHERE FLEXIBILITY MEETS EXPERIENCE

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We bring you flexible lending structures and a true commitment to you and your project. Our experienced and empowered bankers provide excellent customer service with local approval authority and a smooth, timely closing process. We also offer expert local risk administration, all with a high level of personalized relationship management.

Count on the banking support you need at every stage – from budgeting, entitlements, site inspections and timely disbursements through completions and dispositions.



### REAL ESTATE SOLUTIONS

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Our banking products are tailored to the requirements of your industry and your projects, large and small – including office, retail, hospitality, educational, industrial, mixed-use and residential.

#### Loans<sup>1</sup>

The skilled banking professionals at Torrey Pines Bank offer competitive rates and terms for:

- Acquisition and development
- Multifamily construction
- Commercial construction loans
- Term financing (acquisition and/or refinance) for commercial real estate
- Asset repositioning of commercial real estate
- Sophisticated commercial credit card products

#### Money Management Tools

Rely on us for advanced products and services to meet your full range of money management needs. From comprehensive treasury management and fraud protection tools to flexible and up-to-the-moment merchant services<sup>2</sup>, we can help you:

- Simplify day-to-day banking
- Accelerate receivables
- Improve payment practices
- Monitor and manage cash flow
- Streamline credit card acceptance and reporting
- Access 24/7 merchant services support
- Safeguard resources with tech-forward fraud protection

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<sup>1</sup>All offers of credit are subject to credit approval. <sup>2</sup>Merchant services are provided by TSYS under an agreement with Western Alliance Bank.

# RANKED TOP 10 4 YEARS IN A ROW



## A FULL SUITE OF SOLUTIONS

Torrey Pines Bank offers a wide range of customizable business banking products and solutions, including credit, international banking, and treasury management – as well as products and services for personal banking – all designed to respond to your needs and your timeline.



## WHAT SETS US APART

Torrey Pines Bank brings you the best of both worlds: the strong capacity and sophisticated product offerings of a large bank along with the flexibility, commitment and superior service of a more specialized institution.

### Responsive Decision-Making

Our team has the acumen and authority to make prudent lending decisions quickly in an ever-changing environment – with the power to cut through the red tape. Count on us for a smooth, timely process.

### Robust Lending Capacity and State-of-the-Art Services

You tap into a full spectrum of deposit, lending, treasury management, international banking and online banking products and services.

### A Single Point of Contact

Your dedicated banker works to help you with all your banking needs, supported by the deep resources and financial offerings of a nationwide banking company.

### Experts Who Know Your Business

We are committed to understanding your industry and the unique challenges and opportunities that face your individual business.

### Access to Senior Management

Our senior management meets regularly with clients and takes an active role in their success. We deliver access to decision-makers, capital and powerful products and services to help businesses grow.



Turn to us for expert solutions to meet your business and personal banking needs.

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## WHAT CUSTOMERS SAY

*“This is a bank with a great real estate culture and strong real estate savvy. It’s clear that our success matters to this bank. We have more deposits with them than we do with any other bank. The service is absolutely excellent.”*

– Mike Ebert  
Managing Partner  
RED Development



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