SOLUTIONS FOR BUSINESS
HEALTHCARE

Find the right banking resources with a knowledgeable specialist at Torrey Pines Bank. Our experienced bankers follow the chart of opportunities for healthcare companies and prescribe smart options for funding your business and optimizing cash management.

We provide tailored banking solutions for all facets of the healthcare economy. Our clients range from physician practices to dental groups, and from behavioral addiction centers and clinical support services to care facilities at every level of patient need. Benefit from our wide industry expertise to help you operate more effectively in today’s complex and competitive healthcare industry.

**Making Your Needs A Priority**

We take the time to learn about your goals and then help diagnose your banking needs. At the core of our approach is a commitment to superior customer service. Just as you make patient care your first concern, we make your needs a priority. We believe this level of follow-through for our clients sets Torrey Pines Bank apart.

**Loans and Financing Tools**

Integrating the newest technologies, systems and insurance requirements is often a resource-intensive charge for healthcare organizations. We offer a wide range of competitive financing options.

- **Commercial real estate lending.** Expert real estate financing tools for acquiring or building medical offices
- **SBA 504 loans.** Loans for fixed assets including buildings and equipment for practices with less than $15 million in gross annual revenues
- **Asset-based lending.** Lending structures for healthcare organizations with capital-intensive balance sheets that are looking to maximize financing flexibility
- **Lines of credit.** Access to a set amount of funds that can be used and repaid as needed
- **Term loans.** Tailored financing to complete an acquisition, expansion or partner buy-in, finance new equipment or meet other long-term business needs
- **Equipment financing.** Loans and leases geared to healthcare technologies
- **Commercial credit cards.** Sophisticated 24/7 online management capabilities deliver administrative efficiencies as a purchasing card

**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, we can help you:

- Simplify your 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

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

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