



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 options¹.

- **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 services², 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

TORREYPINESBANK.COM | (858) 523-4600

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

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Forbes | 2018 BEST BANKS IN AMERICA

For the third year in a row, Western Alliance ranks in the top ten on Forbes' list of America's Best Banks – taking the #2 spot for 2018.



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.



Western Alliance
Bank™

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

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WHAT CUSTOMERS SAY

“The bank has been instrumental in significantly streamlining our operational banking needs...They have made understanding our business a priority and have played a pivotal role in helping us manage our capital-intensive growth plans.”

*– Dr. Dan Piacquadio
Chief Executive Officer
Therapeutics, Inc.*



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