



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 Tools¹

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 management² and fraud protection tools to flexible and up-to-the-moment merchant services³, 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

¹All offers of credit are subject to credit approval. ²Some products and services may be subject to prior approval or fees. Please contact a Treasury Management Advisor and Relationship Manager for additional details that may apply based on products and services selected. ³Merchant Services are provided by Heartland® in agreement with Western Alliance Bank. Merchants on certain processing programs are not eligible for next-day funding; funding may be delayed by Heartland's Credit or Risk departments at any time. Heartland® is a federally registered service mark of Total System Services, Inc. EMV is a registered trademark or trademark of EMVCo LLC in the United States and other countries. All trademarks contained herein are the sole and exclusive property of their respective owners. Any such use of those marks without the express written permission of their owner is prohibited. Heartland Merchant Solutions is a registered ISO of Wells Fargo Bank, N.A., Concord, CA; Synovus Bank, Columbus, GA, First National Bank of Omaha, Omaha, NE; and Deutsche Bank, New York, NY for Visa and MasterCard transactions only. Heartland offers NFC enabled POS systems, but a POS upgrade is not necessary to enable merchant service payment processing.

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

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