



SOLUTIONS FOR BUSINESS MANUFACTURING & DISTRIBUTION



Complex manufacturing and distribution companies need robust banking resources to produce and distribute products that build a better economy.

Add value to your enterprise with a knowledgeable banker who already understands your industry, and who is interested in the success of your business. The right banking expertise can help you find operational efficiencies and maximize financing strategies.

Delivering Capacity and Experience

No matter the banking needs of your company – whether for a new facility or cutting-edge equipment, support for overseas operations or new ways to accelerate receivables – Torrey Pines Bank can be a key part of your supply chain.

Our experienced and empowered bankers provide excellent customer service, valuable, industry-specific advice and insight plus ready access to bank leadership. Benefit from our breadth of funding options and significant capacity to help you meet your business goals.

Loans and Financing¹

- Asset-based and cash-flow lending
- Revolving lines of credit
- Equipment financing
- SBA 504 and commercial real estate lending
- CAPEX lending
- Export-Import Bank of the United States (EXIM) loans, plus full complement of international banking services
- Tax-exempt bond financing
- ESOP financing
- 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 management² and fraud protection tools to flexible and up-to-the-moment merchant services³, 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

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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