Testimonials

“We have worked with Bridge Bank on multiple engagements where their high level of understanding and expertise in the small and mid-market sector is a valuable asset. They have consistently demonstrated flawless deal execution critical to closing. Their team’s creative, professional and responsive approach has proven instrumental to providing our clients with highly customized and flexible financing solutions. Bridge Bank is a forward-thinking partner that is committed to customer service and can be trusted to deliver swift and effective results.”

~ Chuck Doyle, Managing Director - Business Capital

“In 2003 Bridge Bank took us under their wings and stood with us when some of our customers delayed their payments. That hand holding together with an improving economy and operations helped us turn the tide and thrive. Today, ten years later, Bridge Bank recently guided us through an acquisition and provided us with growth capital. Bridge Bank has been by our side through the good times, but what really stands out is their dedication to our success in challenging times. We're looking forward to the next ten years of partnership.”

~ Girish Gaitonde, CEO and Founder - Xoriant Corporation

“For a company like Penguin, access to working capital has a direct impact on our ability to grow. Flexibility is key and we know that when we're growing and need more capital, Bridge Bank is going to be there for us. When our relationship with Bridge Bank first started, we saw a flexibility and creativity that we hadn't seen in other banks. Years later, that hasn't changed. As we have grown our business and expanded into new verticals, Bridge Bank has changed the terms of our covenants to reflect that success, giving us the ability to meet the growing demand for Penguin Computing products.”

~ Lisa Cummins, CFO - Penguin Computing
Capital Finance

Get Fast Access to Your Capital

Access to capital is essential to a company's growth. However, sometimes the need to grow can hinder a company's ability to meet traditional borrowing requirements. Bridge Bank can help by providing you access to additional working capital when you need it most. Bridge Bank serves a wide range of industries in all phases of their life cycle – from startup to later-stage established companies. It is our goal to help you maximize cash flow to increase your financial strength and flexibility. We offer customized banking solutions created specifically to help our business clients prosper.

You can expect a lifelong relationship with Bridge Bank that will provide further financial resources to support your company’s success.

Capital Finance Services Include:

- **Asset-Based Lending - Accounts Receivable (“A/R”) and Inventory**
  An asset-based line of credit provides working capital based upon your balance sheet assets. Asset-based loans offer more covenant flexibility than traditional financing.
  - Competitive advance rates, straightforward borrowing base that may include/allow:
    - Acquisition financing
    - Flexible financing covenants
    - Extended terms
    - Foreign A/R
    - Government A/R

- **Invoice Financing**
  An invoice financing line of credit is a flexible lending program that provides access to working capital for companies experiencing sales growth, mergers, acquisitions, "turnaround" situations, or having difficulty qualifying for traditional bank financing. Invoice financing solutions offer flexible advance rates against collateral.
  - Quick turnaround
  - Competitive pricing
  - No financial covenants
  - Funding only when needed
  - Less reporting requirements

- **Vendor Assurance Program**
  Bridge Bank’s Vendor Assurance Program (“VAP”) develops and provides financial solutions to equipment manufacturers, distributors, and dealers with their end-users. VAP streamlines your trade payables process and improves your company’s ability to obtain trade lines of credit.

- **Purchase Order Financing**
  Bridge Bank’s Purchase Order (“PO”) Financing develops and provides financial solutions to enable clients to secure inventory and fulfill customer orders.
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