



SOLUTIONS FOR BUSINESS CPA AND ACCOUNTING FIRMS



You can count on Torrey Pines Bank. We bring you years of expertise in supporting accounting professionals and CPAs. We also understand the priority you place on true professionalism. And we deliver the innovative banking products and services you need to be successful.

Add value to your practice with a knowledgeable banker who already understands the requirements of the accounting profession, and who is ready to help you meet the unique challenges and opportunities of your business.

A Commitment to Superior Service

Like you, Torrey Pines Bank is committed to providing excellent customer service – delivered by expert bankers who are responsive and focused on your needs. But we also offer valuable, sector-specific advice, educational programs and, of course, ready access to bank leadership.

Benefit from our work across the region's business landscape and from our well-designed banking products and services geared to the needs of accounting professionals. Not only can we help your firm, but we also are happy to work directly with your clients to provide highly effective banking products and services upon your referral.

Loans and Financing Tools¹

Whether your organization is a single-person office or a larger firm, you will find the stability and capacity you need to meet your financial goals. We'll help you realize opportunities, maximize efficiencies, and support the demands of your seasonal workflow through a tailored set of banking tools:

- Revolving lines of credit
- Secured loans
- Partner buy-in or acquisition financing
- SBA 504 and commercial real estate loans
- Equipment financing
- Sophisticated 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.

torreypinesbank.com | (877) 476-2265