



BRIDGE BANK

## COMMERCIAL AND INDUSTRIAL BANKING

### **Commercial Lending Services Include:**

#### **LINES OF CREDIT**

##### **Formula Line of Credit**

A formula line of credit is designed to supplement a borrower's cashflow and is used for a more permanent source of working capital financing. Advances are tied to the company's eligible accounts receivable and inventory. Each facility can be customized to provide a solution to meet your financial needs.

##### **Non-Formula Line of Credit**

A non-formula line of credit is designed to support short-term working capital needs, such as meeting payroll or taking advantage of trade discounts. This line of credit requires a zero balance for a specific period of time on an annual basis.

##### **Corporate Credit Cards**

A line of credit can be established for the purpose of issuing individual corporate credit cards. This allows for effective control of corporate purchases, travel and entertainment expenses and provides management complete flexibility in issuing and canceling cards as needed.

#### **TERM DEBT**

##### **Equipment Financing**

Equipment financing can be used to purchase new equipment or to refinance existing debt.

##### **Acquisition Financing**

Acquisition financing provides funds to purchase or merge with a competitor's business. These funds allow for the financing that supports the buy-out of existing owners and shareholders to acquire control of a company.

#### **HOME EQUITY LINES OF CREDIT**

Home Equity Lines of Credit (HELOC) are available to Bridge Bank clients and are based on the available equity in your home.

#### **CASH SECURED FACILITIES**

A cash secured loan is designed for business owners needing to respond quickly to multiple situations and customized for each borrower. These facilities are secured by your deposits and investments held at Bridge Bank.

#### **RELATIONSHIP BANKING**

At Bridge Bank, we take a team approach to serving our clients and we will ensure that your full range of business banking needs are met.



THE SMARTER CHOICE IN BUSINESS BANKING.®

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