

## PANACEA PRACTICE SOLUTIONS

**Start, build and grow your practice** with lending and banking services designed by doctors, for doctors.

The Panacea Practice Solutions team is here to help you accelerate your practice through specialized credit structures, competitive pricing, and experienced advice as you start, build, and grow your practice.

 **Fast Credit Decisions From Dedicated Industry Experts**

 **Digitally Streamlined Application Process**

 **24/7 Availability Of Our Concierge Desk**

We understand the busy schedule of a doctor because we are doctors. That is why our process caters to your needs.

## COMMERCIAL LENDING PRODUCTS

<b>REFINANCE</b> Extended terms to provide improved cash flow	<b>PARTNER BUY-IN/BUYOUT</b> 1-day approval times & no corporate lien requirement	<b>COMMERCIAL REAL ESTATE</b> Fastest approval to close in the industry, 15% down payment
<b>ACQUISITION</b> Higher lending limited than peers as equipment, working capital, & ARs do not impact total loan	<b>WORKING CAPITAL</b> Common sense understanding of needs & can fund for any justified reason	<b>STARTUP</b> Can include CRE purchase & justify higher dollar amounts based on multiple factors
<b>EQUIPMENT</b> 1-day approval times & term offerings up to 10 years	<b>CONSTRUCTION &amp; DEVELOPMENT</b> 1 of 2 banks in industry to offer conventional ground-up construction	<b>EXPANSION</b> Use as complete appraisal to maximize CRE value, providing the best cash flow option

## COMMERCIAL DEPOSIT PRODUCTS

<b>BUSINESS CHECKING ACCOUNT</b> Completely free checking, no ATM fees nationwide	<b>BUSINESS SAVINGS ACCOUNT</b> 3.00% APY savings (300x Bank of America's rate)
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## COMMERCIAL TREASURY MANAGEMENT PRODUCTS

<b>REMOTE DEPOSIT CAPTURE</b> Free check scanner (\$850 value)	<b>ACH/WIRE</b> Free incoming and outgoing domestic wires
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