



# EXPANDING HORIZONS COMMERCIAL BANKING





## POWERING PROGRESS ACROSS THE NATION... AND BEYOND

As partners with the business community in the future of New Jersey, Sun has a vested interest in helping you succeed – whether your company does business on a regional, national or global stage.



At Sun, it's strictly about moving your business forward, guided by a banking relationship built on:

- ▶ A strong service commitment. Our 360° focus enables all of our resources to revolve around you.
- ▶ Solutions-oriented Relationship Managers who lead a team of skilled product specialists.
- ▶ A sophisticated and diversified product set, from cash management and commercial and asset-based lending to investments and advisory services, to meet your strategic growth and revenue goals.
- ▶ Leadership in harnessing trends like healthcare and asset-based financing to help your organization chart new territory while improving operating efficiency.

### The Pulse of Commerce

It's this integrated, customer-centric approach that's compelling more decisionmakers across the region to move their banking relationships to Sun. Why not join them?

*"Sun National Bank is proud to provide the financial fuel for thousands of commercial, non-profit and small business enterprises throughout our region. We believe that a good partner like Sun can enable organizations like yours to reinvest in themselves and set the stage for forward momentum and future growth."*

– Thomas X. Geisel, President & CEO



*Our business lenders are experienced in the region's industries, empowered to make decisions and experts at delivering answers.*

# COMMERCIAL LENDING SOLUTIONS FOR ACCESS TO CREDIT AND CAPITAL

Whether your needs require a basic line of credit to manage day-to-day operations or more sophisticated financing to help drive long-term growth, the credit products and expertise required are readily available from Sun.

## Business Line of Credit

Provides access to short-term working capital that can support a variety of cash flow needs, including accounts receivable turnover, seasonal fluctuations in inventory, or other areas specific to your business. You'll enjoy the advantages of:

- ▶ Easy cash access
- ▶ Competitive rates
- ▶ Flexibility to make interest-only payments

## Business Term Loans

If you are looking for operating capital to purchase equipment, renovate a facility, finance an acquisition or have other one-time funding needs, we can create a customized term loan that meets your requirements.

Available at competitive, fixed interest rates, and with monthly payments structured to match your company's cash flow and other repayment obligations, a Sun business term loan will help you acquire the assets needed to compete and grow.

## Real Estate Loans

Professional real estate investors and developers looking for financing can leverage customized real estate loans to fund a broad range of strategies, from owner-occupied businesses and construction to expansion and investment.

## Equipment Leasing

Equipment leasing covers a broad range of categories – from office equipment and information technology to heavy equipment and communication systems – and can be a highly-practical means of leveraging available cash flow while reducing costs.

Our leasing specialists can structure an equipment financing option for new or previously-owned equipment that matches up with the needs of your company, including flexible payment terms.



## CASH MANAGEMENT TOOLS FOR MAXIMUM LIQUIDITY

Cash and liquidity management are essential components to ensure successful treasury operations and a strong balance sheet. Our family of cash management products is designed to provide improved cash flow so that you can accelerate responsiveness to both customers and suppliers.

### Internet Banking

BankLink™ is the portal to your bank information and online transaction processing needs. This flexible system enables you to select the following individual modules based on your specific reporting and transaction processing requirements:

- ▶ Information Reporting
- ▶ Account Transfers
- ▶ Automated Clearing House (ACH)
- ▶ Deposit Transfer Service
- ▶ Wire Transfers
- ▶ Remote Deposit Services

### ACH

Automate your funds transfer for greater efficiency, and improve fraud prevention with ACH services. *ACH Direct Send* allows you to send prepared online files to the ACH network for payroll, taxes and accounts payable activity. *ACH Debit Block* improves your fraud prevention controls by allowing you to approve or reject incoming ACH items presented against your accounts.

### Account Reconciliation Plans

Simplify check reconciliation and improve account efficiency with account reconciliation plans, which allow for complete check reconciliation, images and reporting. Additionally, Positive Pay provides an added safeguard against fraudulent check payments by comparing each check presented for payment against your check issue file.

### Controlled Disbursement Services

Provides early and accurate funding information on checks being presented today that will post to your disbursement account at day's end.

### Lockbox Services (Wholesale, Retail, Property Management, Healthcare)

Offers a cost-effective, efficient means for managing monthly accounts receivables check collection activity.

### Remote Deposit Services

This cost-effective solution saves you real time by reducing trips to the bank. Remote deposit streamlines and accelerates check deposit processing by allowing you to make deposits directly from your office.

### BankLink™ Wire Transfer Service

Represents the most expedient method for making real-time domestic or international wire transactions. Transactions can be executed in US dollars or foreign exchange currencies. We offer multiple delivery channels to quickly, reliably and securely initiate an immediate transfer through our automated wire transfer communication and settlement system.

### Zero Balance Account

Enables you to maintain multiple accounts that consolidate daily transactions at the sub account level into a master account.





# IMPROVE DAILY MONEY MANAGEMENT WITH SUN CHECKING AND COMMERCIAL CARD SOLUTIONS

We understand the importance of seamless day-to-day banking to the financial health and vitality of your organization. That's why we offer a number of solutions that provide flexible money management, cost savings and control.

Your deposit accounts are the center of your banking relationship and the gateway to a robust suite of financial products and services. Our deposit products – including Commercial Analysis Checking – are designed to address a wide range of objectives, whether it is your daily operating needs or longer-term reserves.

*Your deposit accounts are the gateway to a robust suite of financial products and services.*

## Commercial Analysis Checking

Created for businesses with high transaction volumes and treasury services needs, Commercial Analysis Checking provides the following advantages:

- ▶ No minimum balance
- ▶ Monthly earnings credit applied to offset account charges
- ▶ Online banking
- ▶ Available cash management services

## Money Market Account

This business account offers convenient, easy access to your funds with the potential to earn money market yields as well as offering:

- ▶ Competitive interest rate
- ▶ Liquidity of a savings account
- ▶ Check-writing capability
- ▶ Online account access and online statements

Note: Earnings credit is calculated at the end of each month.

Available in an array of options, and supported by the rapid emergence of web-based tools for reporting, management and analytics, Commercial Cards have become the preferred method for managing procurement, payables and travel spend in a secure environment.

## Commercial Edition® VISA® Credit Card

Commercial Travel and Entertainment Card programs from Sun are complete cost management systems that offer:

- ▶ High credit lines
- ▶ Free additional cards for employees
- ▶ Employee misuse insurance protection
- ▶ Management reports, online access and telephone support
- ▶ Ability to place, manage and monitor electronic controls and spending restrictions

## Purchasing Edition® VISA® Card

Purchasing Cards – designed to improve payables management and optimize spend control across the supply chain – can help:

- ▶ Shorten procurement cycle time
- ▶ Integrate purchase data with back office/general ledger
- ▶ Set controls for type of merchant and set spending limits
- ▶ Streamline payments while eliminating checks
- ▶ Leverage spending data to secure favorable vendor discount terms



## HEALTHCARE SECTOR FINANCING

### MEETING THE UNIQUE NEEDS OF YOUR PRACTICE

Sun's healthcare finance group is a leading provider of financing solutions and related advisory services specifically designed to meet the needs of physician practices, for-profit and non-profit hospitals and health systems, outpatient centers, ambulatory surgery centers and long-term care facilities. Our healthcare product suite includes:

#### Real Estate Financing

Comprehensive conventional real estate loans and access to SBA loans are available for an array of short-term and long-term funding needs. These include ground-up construction financing and refinancing your existing building to lower payments and improve cash flow. Flexible terms, low or minimal down payments and fixed rates are available.

#### Working Capital

Provides access to short-term working capital that can support a variety of cash flow needs, including accounts receivable, inventory and payroll. You will also enjoy the advantages of:

- ▶ Easy cash access
- ▶ Competitive rates
- ▶ Flexibility to make interest-only payments

#### Term Loan Financing

Provides access to long-term financing that can support a variety of capital needs. We can customize your term loan to match your cash flow to finance projects, including:

- ▶ Equipment financing
- ▶ Leasehold improvements
- ▶ Buying out a partner
- ▶ Refinancing debt
- ▶ Expansion

#### Start-up Practice/Buy-in Financing

Provides the capital to get you up and running using tailored funding solutions for your practice, surgical center or equipment.

#### Healthcare Lockbox

Our HIPAA-compliant Healthcare Lockbox offers web-based remittance automation tools to enhance your revenue cycle management strategy. Its cutting-edge OCR image-capture capabilities lets you convert paper-based data to electronic files, post payments directly to your central billing system and reduce Days Receivables Outstanding.

#### Healthcare Equipment Financing

Gives you access to capital for equipment, surgical centers and ambulatory care, and:

- ▶ Offers flexible terms and fixed rates
- ▶ Frees up working capital
- ▶ Allows you to take up to 100% financing on equipment



*As a corporate partner of the Medical Society of New Jersey, our healthcare bankers know the nuances of New Jersey's healthcare industry and understand the complex and varied financial needs of physicians and their practices.*





# ASSET-BASED LENDING

## OPTIMIZE YOUR ABILITY TO BORROW

Asset-Based Lending (ABL) is helping to drive an economic turnaround for businesses across the region.

Widely used by both privately-held organizations and private equity investors, asset-based loans provide an opportunity to maximize your ability to borrow, and are a prudent strategy to meet any number of seasonal or cyclical cash flow needs.

It enables an organization to leverage the value of its assets – accounts receivables, inventory, equipment and machinery – to secure working capital to meet a wide range of needs, including:

- ▶ Expansion
- ▶ Business turnaround
- ▶ Recapitalization
- ▶ Acquisition
- ▶ Product line extension
- ▶ Shareholder buyouts, and more

### Broad Appeal

An asset-based loan is secured by corporate assets that you pledge, enabling us to focus on the value of the assets or collateral when structuring the loan's terms and conditions. This process stands in contrast to the more traditional underwriting guidelines that involve the close scrutiny of credit-worthiness, minimum net worth, debt-to-equity ratios, working capital and other criteria.

ABL tends to work best for capital-intensive businesses with significant assets that can be collateralized and quickly converted to working capital. Good prospects for ABLs generally cluster in the following business sectors:

- ▶ Manufacturing
- ▶ Retail
- ▶ Distribution
- ▶ Business and Professional Services

Despite traditional bank lending having been affected across the board by the recession, company debt is still being used as a sound borrowing tool, making ABL a viable alternative to traditional lending. If a company is in a leveraged position, starting up, recapitalizing, or working through a turnaround, the asset-based lender is willing to look past the leverage. The company can maximize its loan by borrowing against accounts receivable, inventory, and machinery and equipment. As a result the company is able to not only survive but thrive.

*Asset-based loans provide an opportunity to maximize your ability to borrow to meet seasonal or cyclical cash flow needs.*



## COMMERCIAL REAL ESTATE SOLUTIONS FOR PURCHASE, REFINANCE AND EXPANSION

Sun offers a comprehensive array of lending and banking solutions to property owners, developers and investors. Our understanding of the diverse mix of real estate market segments across our region makes us well-positioned to offer advantageous solutions for transactions throughout the commercial real estate spectrum.

### Commercial Mortgage

Sun provides owner-occupied commercial mortgage solutions for businesses to acquire new real estate, expand or upgrade existing facilities, or refinance existing mortgage debt.

Developers and investors can take advantage of a number of customized commercial mortgage options offered with fixed or variable rates, flexible terms and amortization based on real estate type.

Depending upon your commercial real estate objectives, Sun's team will work with you to identify the optimal solution:

- ▶ Evaluating investments where the property will generate consistent monthly revenue to achieve tax advantages, cash flow management objectives or return-on-investment target needs
- ▶ Capital and asset appreciation strategies through implementation of long-term purchase and hold tactics
- ▶ Deployment of a short-term purchase and hold strategy to acquire and then re-sell a property at a profit if your objective is immediate return on investment

### Construction Financing

Sun provides commercial construction solutions for the life of a project, including land acquisition, construction and conversion to permanent financing.

Our experienced and insightful commercial lending team has executed financing arrangements for multiple property types, including warehouse/industrial, professional, multi-family, residential, community redevelopment and LEED-certified projects.

### Investment Strategies

Successfully creating a new revenue stream from commercial real estate investing is predicated on your goals, tolerance for risk and ability to select the right deal. Sun's commercial real estate team has worked with a wide variety of large, small and syndicated borrowing entities, including public companies, investment funds and privately-owned development/investment groups.





# GOVERNMENT AND INSTITUTIONAL BANKING

## MAXIMIZING OPERATING COSTS FOR PUBLIC ENTITIES

Sun National Bank is well positioned to provide municipalities, school districts, state and county government authorities, community and state colleges, and non-profit organizations across the region with a range of specialized financial services.

Our government and institutional banking solutions, designed to maximize operating efficiency, optimize available balances, tighten system control and reduce and/or eliminate fees, include:

### Public Fund and Non-Profit Checking

- ▶ Optimizes earning while keeping funds fully protected
- ▶ Eliminates the need of a daily sweep product
- ▶ High-yield interest rate indexed to the 91-Day Treasury Bill Rate
- ▶ Unlimited check writing
- ▶ All public funds over the FDIC insurance limit are covered by the State of New Jersey under the Government Unit Deposit Protection Act (GUDPA)

### Electronic Banking Services

- ▶ Increase control and oversight of your financial information from any internet-enabled PC
- ▶ Installation and training

### Developer Escrow Account

- ▶ Helps municipalities adhere to the Municipal Land Use Law
- ▶ Deposits and disbursements handled through a single checking account
- ▶ Comprehensive tax reporting
- ▶ Statements provide cumulative, precise and concise audit trail

### Government Credit Options

- ▶ Merchant card services
- ▶ Short-term financing, BANs and TANs
- ▶ Municipal lease financing offered at tax-exempt rates

### Cash Management

(Please refer to page 2)



*Our government and institutional banking solutions are designed to maximize operating efficiency, optimize available balances, tighten system control and reduce and/or eliminate fees.*



## BENEFITS ADMINISTRATION SERVICES TO ATTRACT AND RETAIN TOP TALENT

Achieving a balance between employee well being and cost control is a challenge. To help organizations attract and retain highly skilled employees while reducing the cost and time pressures on their human resources departments, we offer a robust suite of benefits administration services. These can be customized and priced competitively to enhance your employment value proposition for employees and their dependents.

### Retirement Planning\*

We'll help maximize the value employees derive from IRAs, 401(k) plans and company pension plans and integrate them into a master retirement solution. This can help them build the income streams necessary to keep pace with their lifestyle. Our services include:

- ▶ Investment management and asset allocation strategies based on individual goals, time horizon and risk tolerance
- ▶ Employee portal to information and self-directed retirement planning tools to help prepare them for plan enrollment, ongoing education and other benefits
- ▶ Detailed information on your fiduciary responsibility, ERISA compliance and satisfying all regulatory reporting and disclosure requirements

### Health Insurance

New healthcare legislation has created a myriad of regulatory and compliance mandates for employee health insurance plans. Sun helps companies navigate through this complexity and choose the plan that will reduce operating costs without compromising on benefits. A well-structured plan can help you:

- ▶ Control expenses by avoiding unnecessary benefit and premium payments
- ▶ Lower the cost of benefits administration and communication
- ▶ Empower employees to take more responsibility through self-directed tools
- ▶ Connect to major health insurance carriers for transmitting enrollment, eligibility and other required data for plan participants

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# LET'S MOVE FORWARD TOGETHER

Sun National Bank is optimistic about what's on the horizon. That's why we are actively building and maintaining strong relationships with business leaders across the region who trust us to manage the diverse financial needs of their organizations. As a result:

- ▶ Forbes again selected us as one of America's most trustworthy companies

Just as important is the feedback from our clients who:

- ▶ Rank us as a leader in overall customer satisfaction
- ▶ Consider our financial strength and stability above average or excellent
- ▶ View our lending policies as supportive of borrowers' needs
- ▶ Hold the performance of our Relationship Managers in high regard

It's time to get regional commerce moving forward again. Let's talk about helping your business access credit, improve cash management and leverage the resources essential to grow, compete and profit. To learn more, we invite you to speak with a Sun National Bank Relationship Manager or call **800.SUN.9066**. Or, visit us online at **[sunnationalbank.com](https://www.sunnationalbank.com)**.



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