



Leveraging your Banking Relationship to Grow
your Net Worth



What Am I Doing Here?

- The goal of any business owner is to see their business grow & prosper
- In many cases, properly leveraging a businesses reputation, experience and assets can facilitate or expedite growth
- Many business owners are unfamiliar with the commercial lending process and are unsure what to expect

What Does a Successful Commercial Banking Relationship Look Like?

- Start Their Business
- Grow Their Business
- Manage Their Business
- Increase Their Net Worth
- When the business owner is successful, the bank is successful



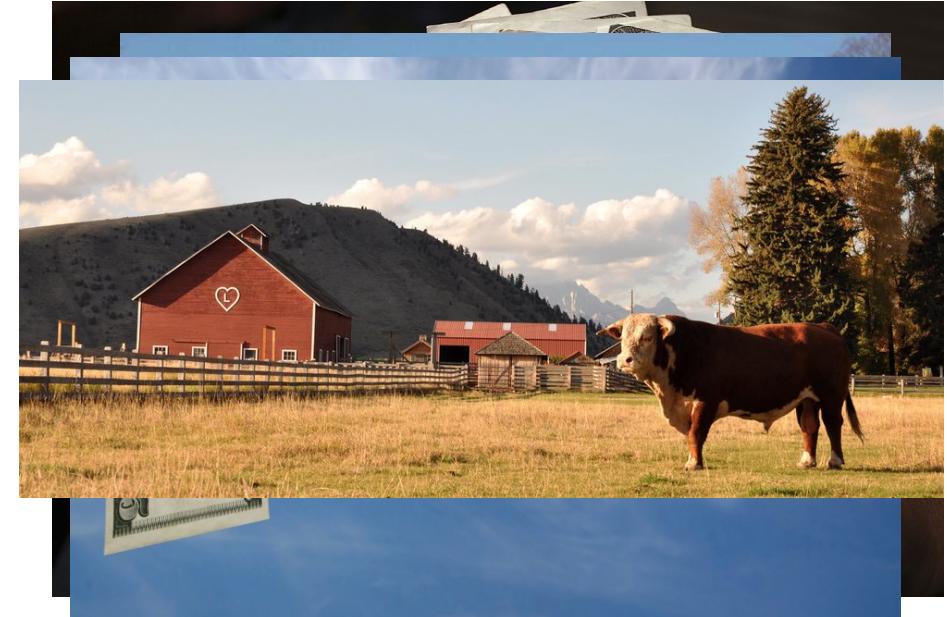
How does Commercial banking differ from retail banking

- Commercial banking relationships last longer
- Banker and customer are in contact on a regular basis
- Updated financial information is provided at regular intervals
- Bank may impose covenants or controls to reduce risk
- Loan requests may take time to process and require significantly more due diligence
- Commercial loans are subject to frequent regulatory examination
- The transaction amounts are higher, and in many cases, so are the risks



What are some common types of commercial loans?

- Equipment Purchase
- Inventory Purchase
- Real Estate Purchase or Expansion
- Equity Purchase
- Short Term Operating Capital
- Business Expansion
- Lines Of Credit
- Agricultural



A Good Commercial Banker

- Weighs the costs, benefits & risks of financial decisions
- Can help the customer understand the health of his or her company
- Uses the tools available to responsibly leverage the customers business to ultimately increase its value
- Doesn't just do loans....
- Like any successful relationship, both parties need to invest time and effort



A Good Commercial Customer

- It's all about communication
- Preparation and research improve the process
- A complete WRITTEN loan package is critical
- The bank can only help our customers be successful if we are provided with written information that is
 - Thorough
 - Honest
 - Accurate
- Better information may save you money!





Let's take a look at the commercial
lending process...starting with what
goes into a loan package

An Application

- This seems simple....but not always
- If the applicant can't answer these questions, they aren't ready to apply:
 - What is the business? LLC? Corporation?
 - Who owns the business?
 - How much money does the business need to borrow?
 - What will the money be used for?
- The application is a snapshot of the individuals and company requesting a loan as well as the initial loan details

HILLTOP BANK BUSINESS LOAN APPLICATION Date _____

Joint Credit Acknowledgement
We hereby acknowledge that it is our intent to apply for joint credit under this loan application as indicated and subject to all statements made on this application

Date: _____ Signature: _____ as, Owner Officer Member Applicant and/or Guarantor
(Check all that apply)

Date: _____ Signature: _____ as, Owner Officer Member Applicant and/or Guarantor
(Check all that apply)

Date: _____ Signature: _____ as, Owner Officer Member Applicant and/or Guarantor
(Check all that apply)

Date: _____ Signature: _____ as, Owner Officer Member Applicant and/or Guarantor
(Check all that apply)

Date: _____ Signature: _____ as, Owner Officer Member Applicant and/or Guarantor
(Check all that apply)

This application may not be used for consumer related loan requests.

Loan Amount Requested \$ _____

Proposed Borrower
Individual or Proprietorship Corporation S-Corporation Gen. Partnership Limited Partnership
Limited Liability Co. Other _____
State of incorporation _____ If other than Wyoming are you authorized to do business in WY? Yes | No _____
If other than business individual or a proprietor, who is authorized to borrow for the business?

Business Information – Applicant/Guarantor:

Business Name _____	Date Business Formed _____	Type of Business (NAICS) _____
Tax ID # _____	City _____	State _____ Zip Code _____
Physical Address _____	City _____	State _____ Zip Code _____
Mailing Address _____	City _____	State _____ Zip Code _____
Phone Number _____	Title _____	Ownership % _____
Authorized Signer(s) _____	Title _____	Ownership % _____
Authorized Signer(s) _____	Title _____	Ownership % _____
Authorized Signer(s) _____	Title _____	Ownership % _____
Authorized Signer(s) _____	Title _____	Ownership % _____

Individual(s) Information – Applicant/Guarantor:

Name: _____	Name: _____
Address: _____	Address: _____
SSN: _____	SSN: _____
Phone: _____	Cell: _____
Email: _____	Phone: _____
Name: _____	Email: _____
Address: _____	Address: _____
SSN: _____	SSN: _____
Phone: _____	Cell: _____
DOB: _____	DOB: _____
Email: _____	Phone: _____
	Cell: _____
	Email: _____

Applicant Disclosure and Authorization
THE TERMS AND CONDITIONS WHICH FOLLOW CONSTITUTE AN INTEGRAL PART OF THE APPLICATION. PLEASE READ THESE PROVISIONS CAREFULLY.

Warranty by Applicant and Joint Applicant(s):

The undersigned acknowledge(s) that this signed application and attached financial statements and tax returns are true, correct and accurate and the information contained herein will be relied on in part by Hilltop National Bank in making its credit decision. The undersigned certifies and acknowledges they may be required to supply additional information and to provide collateral.

Rev. 2/2019

A Personal Financial Statement

- EACH individual who has ownership in a business completes a financial statement
- Snapshot of an individual's assets, liabilities and net worth at a point in time
- Provides details of:
 - “Liquid” assets
 - “Non-Liquid” assets
 - Business and other assets

HILLTOP BANK PERSONAL FINANCIAL STATEMENT MEMBER FDIC		For Creditor Use Date Personal Financial Statement Received: _____ Completed Application Date: _____ Date Closing Rate Set: _____ Action Taken Date: _____
SECTION 1 - INDIVIDUAL INFORMATION		
Name	Date of Birth:	
Residence Address		
City, State & Zip		
Position or Occupation	Length of Time (Yrs):	
Business Name		
Business Address		
City, State & Zip		
Res. Phone	Cell Phone:	Bus. Phone:
Email Address		
Do You Own or Rent?	Monthly Payment:	Estimated Yearly Living Expenses:
SECTION 2 - OTHER PARTY INFORMATION		
Name	Date of Birth:	
Residence Address		
City, State & Zip		
Position or Occupation	Length of Time (Yrs):	
Business Name		
Bus. Address		
City, State & Zip		
Res. Phone	Cell Phone:	Bus. Phone:
Email Address		
Do You Own or Rent?	Monthly Payment:	Estimated Yearly Living Expenses:
SECTION 3 - JOINT INTENT		
Applicant is applying for this loan:	<input type="radio"/> Individually <input type="radio"/> Jointly (Initial Below) <input type="radio"/> As a Guarantor	
We intend to apply for joint credit (initials).		
Applicant:	Co-applicant:	
SECTION 4 - STATEMENT OF FINANCIAL CONDITION AS OF:		mm/dd/yy
ASSETS		
Cash in Banks - See Schedule A		
Stocks, Bonds and Closely Held Businesses - See Schedule B - Attach Brokers Statement		
Non-Marketable Securities - Attach Brokers Statement		
Life Insurance (Cash Value) - See Schedule C		
Accounts And Notes Receivable - Schedule D		
Real Estate Owned Primary Residence - See Schedule E		
Real Estate Owned - Investment - See Schedule E		
Partial interest in Real Estate - See Schedule E		
Automobiles - See Schedule F		
Other Personal Property - See Schedule F		
IRA/Roth IRA/Keogh Accounts (If Not Listed on Schedule B) - Attach Brokers Statement		
Profit Sharing/401K Plans/Pension Plan (If Not Listed on Schedule B) - Attach Brokers Statement		
Business Assets (If Not Listed Elsewhere)		
Other Assets - Attach Separate Itemized Sheet		
		TOTAL ASSETS

A Personal Financial Statement

- EACH individual who has ownership in a business completes a financial statement
- Snapshot of an individual's assets, liabilities and net worth at a point in time
- Provides details of:
 - “Liquid” assets
 - “Non-Liquid” assets
 - Business and other assets

SECTION 4 - STATEMENT OF FINANCIAL CONDITION (CONT'D)		
LIABILITIES	Monthly Payment	Balance In Dollars
Resl Estate Loans - Primary Residence - See Schedule E		
Resl Estate Loans - Investment Property - See Schedule E		
Resl Estate Loans - Partial Ownership - See Schedule E		
Due to Brokers		
Accrued/Estimated Income Tax		
Installment Loans - Other - See Schedule G		
Accounts Payable/Credit Cards - See Schedule H		
Other Liabilities - See Schedule I		
Business Loans (If Not Listed Elsewhere)		
Other Liabilities - Attached separate itemized sheet		
TOTAL LIABILITIES		
NET WORTH		
TOTAL LIABILITIES AND NET WORTH		
SOURCES OF INCOME FOR YEAR ENDING December 31, 2018		
Salary, bonuses & commissions		
Dividends		
Real estate income - annualized from Schedule C and Schedule E		
Other income: (Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)		
		TOTAL INCOME
CONTINGENT LIABILITIES		
Do you have any contingent liabilities?		
If so, describe:		
As endorser, co-maker or guarantor?		
Amount of contested income tax liens?		
PERSONAL INFORMATION		
Do you have a trust?		
If so, is your trust:		
If so, what is the name of your trust?		
If so, who are the trustees of your trust?		
Do you have a will?		
If so, name of executor:		
Do you currently have an accountant?		
If so, name of accountant/firm:		
Do you currently have an attorney?		
If so, name of attorney/firm:		
Are you a partner or officer in any other venture?		
If so, describe:		
Are you obligated to pay alimony, child support, or separate maintenance payments?		
If so, describe:		
Are any assets pledged other than as described on schedules?		
If so, describe:		
Income tax filed and paid through tax year:		
Have you been audited by the IRS?	If yes, IRS audited tax years:	
Personal bank accounts carried at:		
Have you ever been declared bankrupt in the last 14 years?		
If so, where?		Year
Are you a defendant in any suit or legal action?		
If so, describe:		
Have you had a foreclosure in the last 7 years?		
If so, describe:		



We know. ~~But~~ can be a lot



In the end....

Both the bank and the individual will have a clear picture of their

TOTAL ASSETS

TOTAL LIABILITIES

And their....

NET WORTH

That's good information to know, even if you aren't applying for a loan

If you'd like a copy of Hilltop's personal financial statement to fill out for yourself, just ask!



A thoroughly completed personal financial statement allows the bank to:

- Determine the financial health of the individuals behind the business
- Spot patterns or changes in an individual's finances that could impact their business, their ability to borrow
- Ensure that the individual is in the best products, and recognize opportunities they might be missing
- Find ways to structure loan requests and get deals done
- Not ask you so many questions....
- Process your loan request or renewal faster
- Comply with federal regulation



Getting to know you....Getting to know all about you

- Often, other supporting documents are required as well:
 - Bank Statements
 - Investment Account Statements
 - Credit Card Statements or Bills
 - Copies of Loan statements
 - Trust Documents
 - Tax Assessments on Real Estate
 - Information on Vehicles etc.
- The Best Part Is....
 - Most commercial customers must submit a new statement every single year...even if they don't take out a new loan



It's not that we're nosy....

The bank is vested in the success of your business, and the individuals behind that business

The more information we have, the more we can advise, and assist, and ultimately the more valuable the bank will become to you

Thoroughly and accurately completing a personal financial statement goes a long way towards building trust between a commercial banker and their clients



Okay so.....



Business Loan Application



Personal Financial Statement

.....What else goes into a complete
business loan package?



Financial Information & Tax Returns!!

- At Hilltop, we are cash flow lenders...
 - It's one of the things that makes us cool
- The correct way for a loan to get paid back is with free cash flow
 - Not gross sales
 - Not accounts receivable
 - Not inventory sitting on a shelf
 - Or equipment sitting in a lot
 - Or cows sitting in a field
 - Or a building sitting on a street



The only way to determine cash flow is with the tax returns and financial statements for the business

But not JUST the business

A commercial loan package will also include the PERSONAL tax returns of all of the business owners

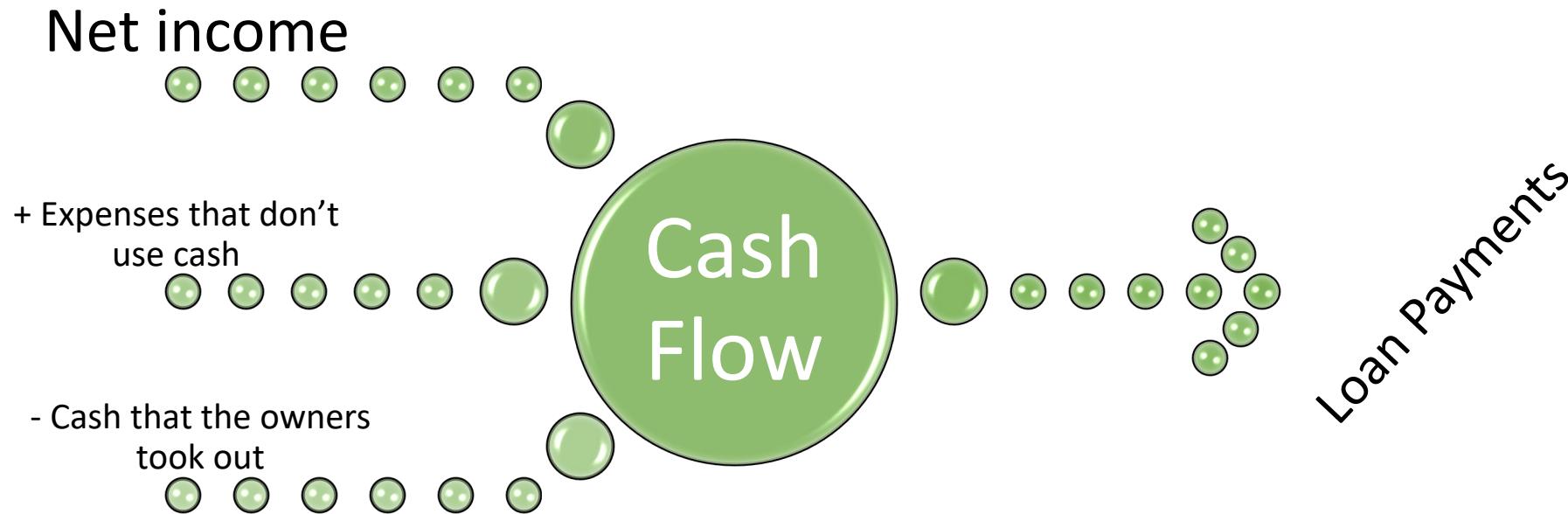


Types of cash flow

- Corporate
 - Does the business generate enough cash to pay back its obligations?
- Personal
 - Do the owners of the business generate enough income to support their level of debt....and also still have money to live on?
- Global
 - Combine all of the corporate and personal income and all of the corporate and personal debt

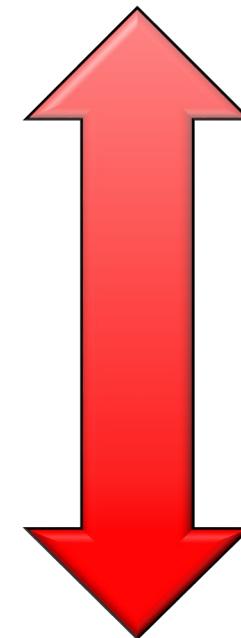


Determining traditional cash flow is easy!



Financial Statement Quality (Lowest to Highest)

- Internally Prepared (QuickBooks etc.)
- IRS Tax Returns
- CPA Complied
- CPA Compiled with footnotes or statements
- CPA Reviewed
- CPA Audited



Least reliable

Most reliable

But it's more than just cash flow....

- At a minimum, the bank likes to see at least 3 years worth of financial information (including those personal tax returns)
- Once analyzed, financials allow the bank to assess a variety of financial indicators for a business including
 - Profitability
 - Liquidity
 - Leverage
 - A/R & A/P Management
 - Inventory turnover
 - Management quality





Here's an example of how the bank
might analyze the financial statements
for a small business:

Meet Amy



This is Amy's business:





How might the bank look at the financial information of Amy's Winehouse?

	2016	2017	2018
Income			
Wine Sales	\$25,000	\$23,000	\$30,000
Beer Sales	\$30,000	\$45,000	\$55,000
Liquor Sales	\$10,000	\$15,000	\$22,000
Total Gross Sales	\$65,000	\$83,000	\$107,000
Expenses			
Inventory Purchases	\$30,000	\$44,500	\$59,900
Gross Income	\$35,000	\$38,500	\$47,100
Rent	\$6,000	\$7,000	\$8,000
Insurance	\$2,000	\$2,000	\$2,000
Utilities	\$1,000	\$1,000	\$1,000
Employee Salary	\$15,000	\$16,000	\$16,000
Total Operating Expenses	\$24,000	\$26,000	\$27,000
Net Income	\$11,000	\$12,500	\$20,100

- We want to understand not only the numbers...we want to understand the trends
- Percentages and ratios tell us the story
- We want to understand the “Why?”



How might the bank look at the financial information of Amy's Winehouse?

	2016	2017	2018
Income			
Wine Sales	\$25,000	\$23,000	\$30,000
Beer Sales	\$30,000	\$45,000	\$55,000
Liquor Sales	\$10,000	\$15,000	\$22,000
Total Gross Sales	\$65,000	\$83,000	\$107,000
Expenses			
Inventory Purchases	\$30,000	\$44,500	\$59,900
Gross Income	\$35,000	\$38,500	\$47,100
Rent	\$6,000	\$7,000	\$8,000
Insurance	\$2,000	\$2,000	\$2,000
Utilities	\$1,000	\$1,000	\$1,000
Employee Salary	\$15,000	\$16,000	\$16,000
Total Operating Expenses	\$24,000	\$26,000	\$27,000
Net Income	\$11,000	\$12,500	\$20,100

There's some good stuff happening here!

Gross sales have gone up 65% in 3 years!

Gross income (sales – cost of goods sold) is up too!

Operating expenses have gone up....but not much

Sweet, sweet, net income is on the rise too, almost doubling in 3 years!



How might the bank look at the financial information of Amy's Winehouse?

	2016	2017	2018
Income			
Wine Sales	\$25,000	\$23,000	\$30,000
Beer Sales	\$30,000	\$45,000	\$55,000
Liquor Sales	\$10,000	\$15,000	\$22,000
Total Gross Sales	\$65,000	\$83,000	\$107,000
Expenses			
Inventory Purchases	\$30,000	\$44,500	\$59,900
Gross Income	\$35,000	\$38,500	\$47,100
Rent	\$6,000	\$7,000	\$8,000
Insurance	\$2,000	\$2,000	\$2,000
Utilities	\$1,000	\$1,000	\$1,000
Employee Salary	\$15,000	\$16,000	\$16,000
Total Operating Expenses	\$24,000	\$26,000	\$27,000
Net Income	\$11,000	\$12,500	\$20,100

It's not all good though, there may be trouble on the horizon....

Total Sales may be up 65%...but the cost of inventory is up 99%

As a result, the gross profit margin has been declining steadily, and is down 10% in 3 years

The business is booming! But Amy is a cheapskate and is getting by on one part time employee...how long can that last?



How might the bank look at the financial information of Amy's Winehouse?

	2016	2017	2018
Income			
Wine Sales	\$25,000	\$23,000	\$30,000
Beer Sales	\$30,000	\$45,000	\$55,000
Liquor Sales	\$10,000	\$15,000	\$22,000
Total Gross Sales	\$65,000	\$83,000	\$107,000
Expenses			
Inventory Purchases	\$30,000	\$44,500	\$59,900
Gross Income	\$35,000	\$38,500	\$47,100
Rent	\$6,000	\$7,000	\$8,000
Insurance	\$2,000	\$2,000	\$2,000
Utilities	\$1,000	\$1,000	\$1,000
Employee Salary	\$15,000	\$16,000	\$16,000
Total Operating Expenses	\$24,000	\$26,000	\$27,000
Net Income	\$11,000	\$12,500	\$20,100

Oh and one other thing....

...:::Amy lives here:::...



Can she support her lifestyle with this much income?



What did we just look at?

- Corporate cash flow
 - Is the business generating enough revenue to support a loan payment?
- Income and expense trends
 - Did the business sell more products this year than it did last year?
- Profitability trends
 - Did the business actually make more money this year than it did last year?
- Global cash flow (sort of)
 - Is the business making enough money to support itself and its owners?



What do we still need to know?

- Liquidity
 - How much cash does Amy's Winehouse have?
- Assets
 - What does the company own?
- Leverage
 - How much debt does the company have?
 - What is the mix of debt?
- The companies worth
 - $\text{Assets} - \text{Liabilities} = \text{Net Worth}$



All of this & more can be found on the.....

Balance Sheet!!

Applause!



Balance sheet

- Similar to a personal financial statement...only for a business
- Assets
 - Current Assets
 - Cash, Inventory, Accounts Receivable etc.
 - Term or Fixed Assets
 - Equipment, Machinery, Real Estate, Office Furniture etc.
- Liabilities
 - Current Liabilities
 - Accounts, Taxes and other Payables
 - Short term loans and lines of credit (due in 12 months or less)
 - Current portion of long term debt
 - Long term Liabilities
 - Bank or company loans with maturities greater than 12 months
- Equity
 - The value of the company or the value of the shares of a company



Now the moment you've all been waiting for...



A brief discussion on balance sheet analysis!!!!



Now the moment you've all been waiting for...



A brief discussion on balance sheet analysis!!!!



Amy's Winehouse Balance Sheet

	2016	2017	2018
Assets			
Cash	\$4,000	\$1,000	\$1,000
Inventory	\$9,000	\$26,000	\$35,900
A/R	\$800	\$1,200	\$1,200
Total Current Assets	\$13,800	\$28,200	\$38,100
FF&E	\$9,000	\$9,000	\$9,000
Leasehold Improvements	\$2,000	\$2,000	\$2,000
Less: Accumulated Depreciation	\$10,800	\$10,800	\$10,800
Total Assets	\$14,000	\$28,400	\$38,300
Liabilities			
A/P	\$0	\$15,000	\$15,000
Short Term Liabilities	\$2,000	\$2,000	\$4,000
Current Port. Long Term Debt	\$0	\$0	\$3,600
Total Current Liabilities	\$2,000	\$17,000	\$22,600
Long Term Debt	\$0	\$0	\$10,800
Total Liabilities	\$2,000	\$17,000	\$33,400
Equity	\$12,000	\$11,400	\$4,900

- Each “year” really represents one specific day in that year
 - Typically, but not always, December 31st
- Just like on the income statement we look not only at the values but also the percentages, ratios and trends
- We’re always asking “why”?



What can we learn from this?

	2016	2017	2018
Assets			
Cash	\$4,000	\$1,000	\$1,000
Inventory	\$9,000	\$26,000	\$35,900
A/R	\$800	\$1,200	\$1,200
Total Current Assets	\$13,800	\$28,200	\$38,100
FF&E	\$9,000	\$9,000	\$9,000
Leasehold Improvements	\$2,000	\$2,000	\$2,000
Less: Accumulated Depreciation	\$10,800	\$10,800	\$10,800
Total Assets	\$14,000	\$28,400	\$38,300
Liabilities			
A/P	\$0	\$15,000	\$15,000
Short Term Liabilities	\$2,000	\$2,000	\$4,000
Current Port. Long Term Debt	\$0	\$0	\$3,600
Total Current Liabilities	\$2,000	\$17,000	\$22,600
Long Term Debt	\$0	\$0	\$10,800
Total Liabilities	\$2,000	\$17,000	\$33,400
Equity	\$12,000	\$11,400	\$4,900

Business is growing...but we knew that

Not saving any cash...dumping into the business? Taking for herself?

Inventory is really increasing to keep up with demand

Established a line of credit with a distributor to fund inventory growth...can't pay it down it

seems
Credit Cards?

Took out a bank loan to help fund growth

Value of Amy's Winehouse is declining because liabilities are increasing faster than her assets

Bringing this all together

How might Hilltop help Amy?



What are her challenges?

- Business is growing but...
- Profit margins are declining
- Liquidity is poor
 - Not saving cash
 - Too much inventory?
- Leverage is increasing
 - Supplier lines of credit
 - Bank Debt
 - Credit Cards
- Equity or value of the business is falling
 - Liabilities are increasing faster than assets
- Amy is not increasing her net worth



Sometimes a loan is the answer.....

- Amy may want to try and grow her way into improved margins and profitability
 - Borrow more money, sell more product, increase profits
 - Bank could consider a line of credit
 - Bank could consider a consolidation loan and pay off her existing line with suppliers, freeing it up for future use
 - Open a second location! Invest in a new store front and better shelving, sell more product, increase profits
 - Bank could look at a loan to purchase a building
 - Bank could look at a loan to finance term assets like new shelving or equipment...maybe a delivery truck!



....But not always

- Amy may need to look at making changes to her business to reach her goals
 - Improve inventory turnover or, reduce inventory levels, which is tying up her cash, by analyzing sales trends or changing marketing strategy
 - She can't make loan payments with bottles of wine (although now that you mention it....)
 - Renegotiate terms with her suppliers to improve her gross profit margin
 - Maybe Amy should consider increasing her prices to improve her profit margins
 - Find ways to save cash by retaining the earnings from her business



With help from her commercial banker, Amy can safely leverage her business to reach her long term goals and improve her net worth



Loan package checklist...



Business Loan Application



Personal Financial Statement



Financial Information and tax returns

Probably not

.....Surely that's enough right!?



Additional items

- Legal documents
 - Articles of incorporation or organization
 - Meeting minutes establishing ownership
 - Personal trusts
 - Etc.
- Supporting financial documents
 - Interim financial statements
 - A/R & A/P aging reports
 - Rent rolls
 - Lease agreements
- Every business and every commercial loan is unique....





WAIT. HOLD UP. HOLD UP.



What about start up's or new businesses?

No financial history

Limited collateral

Unproven idea or product



STRATEGY
WORK

GOAL

MARKETING

IDEAS

COMMUNICATION

PROFIT

PRODUCTS

LEADERSHIP

FINANCE

ORGANISATION

SOLUTION

TARGET

TEAMWORK

SUCCESS

SERVICE

INNOVATION

INSPIRE

PEOPLE

BUSINESS PLAN



Business Plan vs. Strategic Plan



Help is out there!



And lots more online

Business Plan Key Components

- Company or Business Description
- Market Analysis
- Competitive Analysis
- Management and Structure
- Marketing/Sales Strategy
- Financial Projections



Financial Projections

- Financial goals and expectations for the company
 - Monthly for the first 12 to 18 months
 - Years 1-5
 - Based on research and market analysis
 - As detailed as possible
- Benchmark and tool for the business owner and the bank before and after the launch of the business



Financial Projections

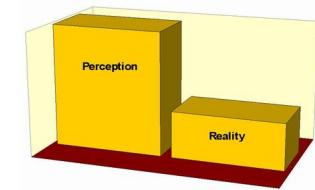
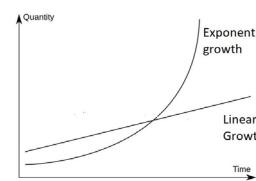
- Not just for start up companies
- A well run business will be constantly forecasting their future financial performance
- Companies planning to make significant changes or expansions
- Companies that are struggling financially



Financial Projections – Common Mistakes

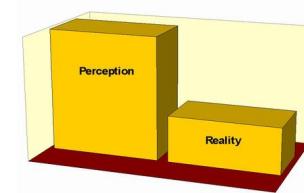
- Income:

- Not researching the market – both demand and pricing
- Not considering the “human element” (i.e. time)
- Assuming growth will occur linearly or exponentially
- Not accounting for seasonality
- Assuming income will begin in month 1 or 2 or 3
- Overestimating



Financial Projections – Common Mistakes

- Expenses:
 - Not researching the market – see a pattern?
 - Leaving out the boring stuff – insurance, taxes, transportation costs, wages, bank fees etc.
 - Forgetting that you also may need to make a loan payment
 - Failing to consider that your expenses will grow with your business
 - Not including your start up expenses in your projections
 - Underestimating



Loan package checklist...



Business Loan Application



Personal Financial Statement



Financial Information and tax returns



Business Plan



Financial Projections





Bringing it full circle...

Besides all of the financial information, what else does the bank take into consideration?

- Time in business
- Cash down (on purchases)
- Available collateral / Secondary sources of repayment
- Owner/management experience
- Trends in the market and in the industry
- Owners credit history



The commercial lending process can seem long and complex

There are many variables

The keys to success are:

- Complete all required documents completely, thoroughly, and honestly
- Maintain updated and accurate financial information
- Submit all documents as one package
- Ask questions
- Allow time for the process
- Banker should be part of a team that might also include an attorney and a CPA



Ultimately, a prospecting that **met wealth** of the company will allow a business to leverage its assets to expand, grow and flourish



Let's Connect

We'd love to have conversation with you about your business and your goals!

www.Hilltop.Bank

Jens.Hansen@Hilltop.Bank



Questions?

