

Achieve the potential of your practice.



FOR YOUR PRACTICE

Given the capital-intensive nature of your business, our solutions address both your short-term liquidity needs and your longer-term capital investments with up to 100% financing options and up to 10-year terms.

- **Business Loan Refinancing**
- **Practice Acquisitions**
- **Relocation and Expansions**
- **Equipment Financing**
- **Lines of Credit**
- **Commercial Mortgages**
- **Cash Management** Use services such as E-Z Deposit[®] to help maximize your daily liquidity and save time by depositing checks electronically.
- **Business Credit Card** Extend your cash flow cycle up to 50 days. The reward points you earn can be converted to cash and put back into your business, or used by key members of your practice.
- **Merchant Services** Gain faster access to funds while obtaining a reliable and affordable way to process payments across multiple practitioners. You can also adopt an easy way to achieve and maintain PCI Compliance - an essential part of HIPAA compliance - with our Citizens Bank Merchant Services solution*. Citizens Bank Merchant Services helps protect and secure payment cardholder data, an often overlooked facet of electronic protected health information (ePHI).

We know our clients well, respond quickly and provide solutions to help you grow your practice. Our depth of experience with medical professionals means that we can advise you on a range of financing and business issues - from streamlining day-to-day cash management to fueling future growth.

To support you in achieving your practice's success, our dedicated team of HealthCare Practice Specialists offers both tailored and comprehensive solutions, backed by the full power of a leading financial services provider.

Tailored financial solutions for your practice, your employees and you.



FOR YOUR EMPLOYEES

To attract and retain top talent, your practice must offer both a competitive and comprehensive benefits program. Citizens makes packaging best-in-class benefits easy, with the following options.

- **Retirement Services** We can help you create a retirement program designed for your employees.
- **YourPlace Banking®** Bring banking benefits and education to your employees through on-site financial education sessions and planning tools. YourPlace Banking will help employees both set and realize savings goals.

FOR YOU

We work to support your practice's financial needs, as well as your own. We're here to help you achieve your financial goals by providing customized solutions and exceptional service through our team of local experts.

- **Dedicated Private Banker** Structure your wealth, ask advice and design a plan that maps a path for your financial future.
- **Education Refinance Loan** Consolidate one or more student loans to refinance, simplify and/or extend repayment.
- **Insurance Services** Connect to a full range of products, including Key Person, Life, Disability Income and Executive Deferred Compensation coverage.
- **Medical/Dental Professional Mortgage Loan Program** Explore this residential mortgage loan program specifically structured for recent graduates of medical and dental schools who may have significant income potential but little available savings and limited verifiable income history.

CONNECT WITH CITIZENS HEALTHCARE PRACTICE BANKING

To learn more about our HealthCare Practice Banking team, visit us at businessbankinghealthcare.com.

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