



Partner with a dedicated
practice finance
professional at U.S. Bank

20 years of specializing in practice finance

Let our dedicated team of loan specialists and credit underwriters assist with your acquisition, equipment purchase, refinance, expansion and real estate.



U.S. Bank is proud to share what others say about us.

U.S. Bank has been named one of the World's Most Ethical Companies® for the sixth consecutive year. – Ethisphere Institute, February 2020



Source – <https://www.worldsmoethicalcompanies.com/honorees/>

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Who is on your team?

Add U.S. Bank to your team practice advisors



Our program offers practitioners a variety of benefits



Take advantage of competitive rates and terms for your practice.



100% financing, low flat fees and additional working capital paid at closing



Pre-payment options available



Project financing - Up to 6 months



Disability insurance NOT required



No outside collateral required



No escrow or title on practice finance

Financing for your dental practice

Let our dedicated practice finance professionals help



Looking to expand, remodel or relocate?



Interested in consolidating practice debt?



Exploring a practice acquisition?



Have additional equipment needs?



Recently graduated? Congratulations!

Start early—contact a lender that specializes in dental financing

Build your credit profile

- Focus on credit score
- Reduce revolving debt
- Grow your “liquidity”



Prepare to own a practice

- Build up your production numbers as an associate
- Learn new procedures and services
- Understand the insurance billing and collecting process
- Utilize other doctors for management mentoring

Acquire, buy into, or start a practice!

Invest in your practice with our tailored financing strategies

Competitive fixed rates and flexible finance options

No down payment required

Terms and amortizations up to 10 years

Prepayment waiver option available



Let's do the math

Purchase accounts receivable or borrow working capital?

95% of buyers do not purchase account receivables	Seller's Accounts Receivable		Working Capital	
	=	Added to the loan amount	=	Added to the loan amount
	=	Accrues interest	=	Accrues interest
	-	Not available up-front to pay overhead expenses	+	Available up-front – when you need it
	-	Not guaranteed to collect	+	Guaranteed
	-	May have to report as income	+	No Federal/State income tax on this amount
	+	Purchased at a discount	+	Collect seller account receivables and get paid a fee

Thank you

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Disclosures



Financing maximums and terms are determined by borrower qualification and use of funds. Credit products offered by U.S. Bank National Association and are subject to normal credit approval and program guidelines. See a banker for details. Deposit products offered by U.S. Bank National Association. Member FDIC. ©2020 U.S. Bank