



Creating Opportunities

Commercial Billing Service (CBS)

Accounts Receivable Funding Solutions

Since 1969, we have helped our business customers with our unique accounts receivable funding services. This means we have the depth of experience to help our clients achieve their goals.

Who We Serve

We support companies that generate credit sales to credit-worthy businesses or governmental entities. By shifting the risk focus to the buyer, we are able to accommodate special situations such as early stage, fast growth and turnaround companies, as well as companies with large buyer credit concentrations. Most of our clients eventually migrate to one of the Bank's credit products such as Asset Based Lending or Conventional Lines of Credit. However, some like the flexibility of our service and maintain their CBS facility.

We support the following industries:

- Manufacturing
- Import/Distribution
- Business Services
- Consumer Goods
- Government Contractors
- Staffing & Consulting

Our Services

- Recourse and non-recourse accounts receivable financing
- Off-balance sheet agreements (Zero net debt / non-recourse / true sale / supply chain finance) *subject to your CPA's review*

Your Benefits

- Accelerate cash flow by converting accounts receivable to cash
- Simulates a line of credit
- Ability to partner with existing facilities to fund concentrations
- Full advance rates available, in some cases
- 24/7 real time online reporting
- Accounts Receivable only lien position, in most cases
- No covenants
- No hidden fees
- Affordable cost of capital
- Best-in-class customer service
- Simple documentation

Contact

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