

Small Business Owners, Choose Your Bank Wisely

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Business bankers aren't what they used to be. In generations past, bankers used to serve as close and trusted financial partners. They had an interest in their clients' success, and they had the experience to guide wise decisions.

Today, unfortunately, many "big bank" bankers are little more than human credit scorers, plugging information into a system that spits out predictable answers. They don't take the time to listen to their clients' vision, analyze their options, and offer insightful solutions.

True banking partners are a rare breed these days, but they do still exist. And in a time when much of the U.S. economy is founded upon small businesses, it's more important than ever to seek a banker who will serve as an experienced consultant with your business's best interests at heart.

The pivotal impact that a wise and creative banker can have on your small business cannot be overstated. It's worth the investment of time and effort to seek out the best banker for your long-term success.

WHY YOUR BANK MAKES A DIFFERENCE

A true banking partner is a professional investor who will offer valuable financial insight into the current state and potential future of your business. It's someone who has worked with hundreds of businesses and seen the financing of billions of dollars. It's someone who can analyze the profitability, liquidity, cash flow, and capital structure of your business.

Some banks are happy to let business owners borrow as much as they qualify for. That's how banks make money. But a knowledgeable and astute banking partner will guide the business owner in maintaining financial flexibility, also known as borrowing capacity, for an unforeseen event in the future. A consultative banker will help the client assess the bigger picture. A credit score tells a business how much they can borrow. A financial partner reminds the business owner: Once you have reached the limit of your borrowing capacity, many other strategic options will be off the table.

FUTURE-FOCUSED PARTNERS

Above all else, a true banking partner is able to consider a range of contingencies in a business's lifecycle and help the owner plan and prepare for events down the road.

In finance, the definition of risk is uncertainty. One of the worst things a business can encounter is a surprise, and so the banker's role is to help business owners anticipate those speed bumps and plan accordingly. Contingency planning is about navigating challenges as well as capitalizing on opportunities looking into the future, far beyond a company's day-to-day activities. At Pacific Mercantile Bank, we call it Horizon Analytics.

For the sake of your business's future, choose a banker who is committed to knowing your business better than anyone else in your professional network—perhaps even better than you know it yourself.



Pacific Mercantile Bank is unique from other business banks. We help companies navigate the challenges of growth, restructure, and the inevitable unexpected event. We take the time to understand the business and the business owner's objectives.

PMB's Horizon Analytics® serves as a guide for business success, providing milestones along our client's road to reaching their vision. The ability to offer valuable financial insight into the current state and potential future is a game-changing service for our clients.

We deliver insightful, forward-looking cash management and credit solutions tailored to both the short-term needs and long-term objectives of a business when Horizon Analytics is combined with our bankers' skills. That is what sets Pacific Mercantile Bank apart from other business banks.