As a leader in the manufacturing industry, you are facing unprecedented challenges. By making your banker part of your team, you can benefit from ideas and insights that can make a material difference in company performance. Turn to your banker for ways to help you improve your ability to recruit and retain the right employees, maintain access to capital, manage your cash cycle efficiently, mitigate risk, and maintain and grow your wealth.

**Improve employee recruitment, retention and engagement**

As many as 2.4 million manufacturing jobs may go unfilled by 2028, putting $454 billion in production at risk, consulting company Deloitte (New York) said.¹ Your bank can help:

- Special banking services, including financial wellness counseling, may be available at no cost to your company.
- Electronic payroll can streamline your payables process while delivering paychecks directly to your employee accounts.
- Health savings accounts and group retirement plans have the potential to reduce cost and risk to the company while improving financial benefits to employees.

By making your banker part of your team, you can benefit from ideas and insights that can help you make a material difference in company performance.
Turn to your banker for ways to help you improve your ability to recruit and retain the right employees, maintain access to capital, manage your cash cycle efficiently, mitigate risk, and maintain and grow your wealth.

Maintain access to the right kind of capital
When it comes to procuring new equipment, your choices include cash, leases or loans. Your banker can help you choose the right option based on the tax consequences, total cost of ownership, type of equipment, financial state of your business and other factors.

Manage your cash cycle
Talk to your banker about treasury management solutions that can help you minimize borrowing needs and cost, and allow you to deploy human resources on higher-value needs while reducing exposure to payment fraud risk. These solutions can help you:
- Accelerate payment collection
- Optimize payment mix
- Maximize the value of excess cash
- Automate business processes
- Improve visibility and forecasting

Mitigate risk
Risks to your business, including fraud, natural disasters, and rate and currency volatility, can have a serious effect on earnings. Working with your banker, you can develop strategies for minimizing these exposures. And there are even treasury management solutions that can keep certain aspects of financial operations functioning in disaster scenarios.

Protect and grow your wealth
Personal financial matters can affect business performance, and the continuity of the company after the founder or principals depart must be addressed. Your banker can help you protect and grow owner and principal wealth and plan for a smooth and beneficial transition to new owners if that is in the cards.

READY TO HELP
These are just five reasons to plan a regular dialogue with your banker to explore relevant information about resources and reveal opportunities to support growth. For more ideas, insights and solutions, contact your PNC Relationship Manager or visit pnc.com/ideas.