

IS YOUR BANK DELIVERING FOR YOU?



As you have talked business with bankers over the years, you've probably answered the same ho-hum, and often uninformed, questions over and over. At PNC, we believe an effective financial collaborator asks tough questions and challenges easy assumptions. The right questions can lead to a comprehensive vision and better solutions for your business that take into account the long term as well as the short term, and the local as well as the global. At PNC, digging deep to find relevant ideas is in our DNA, and it's the reason we're able to provide critical guidance others often miss.

ASK YOURSELF:

- Do you regularly discuss the objectives, concerns and opportunities for your business with knowledgeable professionals?
- Does your banker deliver innovative solutions based on thought-leading insights with a sense of urgency?
- Are you taking advantage of the latest technologies to streamline your back office processes and improve cash flow?
- Can you offer your employees market-leading benefits to help them prepare for retirement and optimize personal finances?
- Are you optimizing returns on excess cash?
- Do you have a strategy for dealing with the new rising interest rate environment?
- Are you effectively managing emerging risks — like cyberfraud, interest rate and foreign exchange volatility?
- Is your capital structure flexible enough to support evolving strategies?
- Have you planned for the next phase of your business?

If you did not confidently answer “yes” to each one of these questions, you might be missing opportunities for growth and efficiency. And you could be missing opportunities to better manage risk.

LEARNING YOUR BUSINESS IS OUR BUSINESS

We know you are pressed for time, and we want to make sure that your interactions with PNC provide valuable insight with minimal time commitment from you.

We make it a point to learn as much as possible about your business, your market and your environment before we knock on your door. That insight helps us pull together the right team of professionals in the areas that can be most helpful — from transitioning your business to growing across borders.

PROVIDING ACTIONABLE SOLUTIONS

Our specialized teams can ask the right questions — and answer yours — so that you can:

Plan for the next stage of your business

Starting to plan now can make all the difference in a successful transition of your business. You might want to sell outright, sell to employees, transfer to family members ... there are many options. We can help you analyze what's right for you and your business.

Benefit from better cash flow

Improving cash flow can have some surprising benefits in addition to just having more cash in the bank. It can minimize the debt you might need to take on for capital improvements or growth. And when you do want to borrow, good cash flow can make you a more attractive prospect for lenders. There are many new approaches that can make it easier to improve your cash flow. Would you like to discuss a few?

Reduce business risk

Business risk comes in many forms. Rising interest rates can impact the cost of borrowing. Cyberfraud is a growing threat.

Laws and regulations are becoming more complex. And you may want to think about how you can prepare and recover from a natural or manmade disaster. Many of these issues can be addressed with new tools and resources. Let's explore them together.

Improve your capital structure

Your capital structure can provide a foundation for solid growth. But there are many issues to consider, including interest rates, the right balance of debt and equity, and your own appetite for risk. Choosing the strategy that works best for your business is key. And there may be fresh approaches we can suggest and consider together.

Grow across borders

Companies of all sizes, from “Mom and Pop” operations to Fortune 500 companies, can find new growth opportunities around the world. But it takes support, savvy and the right financial tools to make the most of them. Ensuring payment from overseas customers and deciding what currencies to use can help to maximize your profit margins and chances of success. Let's explore your company's international potential.

RELENTLESSLY PURSUING IDEAS

What's next? The PNC Ideas Thought Leadership Series features live webinars, white papers, articles and videos designed to provide insight into the most pressing issues facing your business.

Visit pnc.com/ideas to sign up for our monthly newsletter and get an overview of what we can offer.

For more information, please contact your Relationship Manager or visit pnc.com/ideas.

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