

# MODERNBANK®

Never Stop Building





Committed to serving and building lower and middle market business banking relationships through premier service supported by an advanced digital banking platform.

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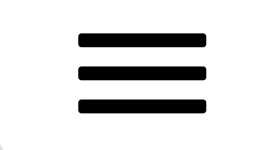




# Business Banking







# Commercial & Industrial Lending

## Middle Market Senior Lender

Modern Bank provides cash flow based senior debt and unitranche financing to private equity, independent sponsor and entrepreneur backed companies across the lower and middle markets. We have a strong track record of delivering tailored solutions to support buyouts/acquisitions, recapitalizations, refinancing and growth capital to companies across a diverse set of sectors including manufacturing, distribution, business services, logistics, and healthcare services.

Modern Bank works with businesses generating EBITDA of \$2+ million with defensible market positions, experienced and committed management teams, and consistent free cash flow.

### What We Offer

- Revolvers
- Term Loans
- First-Out Debt
- Delayed Draw Facilities
- Cash Management
- Administrative Agent Role
- Capital Call Lines of Credit
- Customized Facilities
- Certainty to Close
- Flexible Covenant Structures
- Cost Effective Solutions
- Timely Responses
- Variable Amortization Schedules
- Dedicated Service

## Investment Criteria

| TARGETED INDUSTRIES   | TRANSACTION TYPES   | CLIENT PROFILE  | COMPANY OWNERSHIP   |
|---|---|---|---|
| <ul style="list-style-type: none"><li>• Industrials &amp; Manufacturing</li><li>• Healthcare</li><li>• Tech-Enabled</li><li>• Business and Professional Services</li><li>• Consumer / Franchises</li><li>• Financial Services</li></ul> | <ul style="list-style-type: none"><li>• Leveraged Buyout</li><li>• Management Buyout</li><li>• Acquisition</li><li>• Dividend Recapitalization</li><li>• Refinancing</li><li>• Growth Capital</li></ul> | <ul style="list-style-type: none"><li>• Revenue \$10MM+</li><li>• EBITDA \$2MM+</li><li>• Nationwide Coverage</li></ul> | <ul style="list-style-type: none"><li>• Sponsored</li><li>• Non-Sponsored</li><li>• Family Office</li><li>• Independent Sponsor</li></ul> |





# Meet the Commercial & Industrial Lending Team

Meet the Team

For inquiries, please email [CI-Group@modernbank.com](mailto:CI-Group@modernbank.com).





Modern Bank is an Equal Housing Lender and deposits are insured by the FDIC. Modern Bank is an Equal Opportunity Employer. We do not discriminate on the basis of any legally protected status and respect diversity.

