



our Physician *focus*



Did you know?

KeyWorth Bank makes medical practices a core focus of expertise.

KeyWorth Bank is based in Metro Atlanta so all financial approvals are handled locally.

KeyWorth Bank provides discounted banking services for your employees.

KeyWorth Bank brings extensive expertise to our business customers no matter their size.



Situation

Being a good doctor and providing outstanding patient care used to ensure success in the medical business. Not anymore. Today, there are a host of complications including one-sided contracts from managed care organizations, deeper cuts to Medicare, exorbitant malpractice insurance fees, claims appeals, electronic medical records, and healthcare reform. These distractions make the business of medicine very difficult because time away from patients means lost revenue to the practice.

These are complex times. As the business of medicine settles into a new norm, those prepared to seize this opportunity will be in the best position to succeed. Practice transitions, expansions, office renovations, and technical investments will be required to capitalize on this new reality.

KeyWorth Bank understands these realities and can help medical practices maximize the opportunities before them.

Our Focus

Nobody knows more about the business of medicine than KeyWorth Bank. You invested much time and money getting your medical degree and becoming a doctor. Now, funding is needed to turn that degree into a thriving and successful practice.

Existing practices have their own needs including additional in-house services, office expansion, practice acquisition and more. We can show you how to finance specialty equipment to keep services in-house, help manage vendor relationships, assist your practice to grow beyond the confines of your current office, and maximize daily revenue streams.

Let KeyWorth Bank help take your practice to the next level.

“KeyWorth Bank put a management team in place that knew the medical field and how a successful medical practice works before they ever talked to us.

Other banks make no such effort.”

Dr. Samantha Benson, MD

Member
FDIC



The experience is worth it.™

Customized Banking & Deposit Services:

VARIETY OF BUSINESS CHECKING ACCOUNTS

KeyWorth Bank offers a wide array of business checking accounts with varying balance requirements tailored to meet your specific need. Our overdraft protection and automatic transfer let you spend less time worrying about your checking account and more time on your practice.

REMOTE DEPOSIT CAPTURE

Make deposits without leaving the office with Remote Deposit Capture. Our web-based application cuts trips to the bank, reduces the risk of check fraud, provides security and is simple to use. Eliminate the need to visit the branch over lunch or before closing and focus on more pressing matters—like the success of your practice.

ONLINE BANKING WITH BILL PAY

Manage your finances when you want, where you want. View balances, transfer funds, access past and current statements, stop payment, make payments, create recurring payments and more. Online banking provides the ease you want with the security you demand.

MONEY MARKET ACCOUNTS AND CD OPTIONS

Running a profitable practice is not easy. KeyWorth Bank provides a variety of products that maximizes those hard-earned profits for the short and long-term. Whether putting money away for taxes, a future purchase, or something else, KeyWorth Bank provides a variety of Business Money Market Accounts or CDs to match your goals.

MERCHANT SERVICES

A proven way to increase sales is to accept credit cards, debit cards, gift cards and more. KeyWorth Bank can get what you need—Internet, hardware, and software solutions to your office and running all within a few days! In no time, you'll be able to accept and profit from Visa®, MasterCard, American Express and more at competitive processing rates and no long-term contract or hidden fees.

Financing Solutions:

REAL ESTATE LOANS

KeyWorth Bank can help you renovate, expand, refinance or purchase your commercial property through a wide array of finance options including both fixed and variable rate loans. We can structure the right real estate financing option for your practice with loans that are locally-approved.

CONSTRUCTION TO PERMANENT LOANS

Pre-existing commercial space does not always meet the needs of your practice, which is why a construction to permanent loan may be ideal. The loan is closed for the total amount and funds are withdrawn over time during the construction. Once built, the loan is converted to a permanent loan.

EQUIPMENT FINANCING

Rather than refer business away, many find growth through expanded specialty services that require specialty equipment. KeyWorth Bank can help finance the equipment you need to grow your practice.

WORKING CAPITAL LINES OF CREDIT

A revolving line of credit can help you manage fluctuating cash flow—ideal for short-term credit needs like seasonal purchases, operating expenses, and working capital.

PRACTICE ACQUISITION FINANCING

Growth comes in many forms and purchasing another practice is one way to do it. Let KeyWorth Bank help evaluate and develop the right acquisition program that meets the needs of the seller and your need for steady growth and stable cash flow.

PRACTICE BUY-IN LOANS

Transitioning practices is the best way to keep patients while providing the practice owner a retirement package and the incoming owner a thriving practice. Everyone wins. Let KeyWorth Bank develop the financing package that meets everyone's needs.

EXPANSION FINANCING

Expanding to meet the needs of a growing practice can often be beyond your available cash assets. Whether it's a simple refurbish, adding another suite, or adding significant square footage, KeyWorth Bank offers a variety of loans featuring various rates and terms to bring your expansion to life.

SBA 504 LOANS

This loan program provides affordable long-term, fixed-rate small business loans to help healthy small businesses grow. These loans can be used for acquiring long-term fixed assets such as land, buildings, equipment or building renovation—key to creating a thriving practice.

SBA 7A LOANS

7a loans are the most basic and most used type of SBA small business loan programs. These loans are used to establish a new small business or assist in the operation, acquisition or expansion of an existing small business. Let KeyWorth Bank explain all the options available to you.

Customer Testimonial:



Dr. Samantha Benson

KeyWorth Bank has been very instrumental in helping our practice not only grow for the short-term, but has put plans in place that will allow us to reach our long-term goals. KeyWorth's management understands our business and the complexity of medical Accounts Receivable and insurance payments.

We count on KeyWorth Bank to manage our practice. Their expertise has been invaluable in helping project our goals and then developing the financial plan to reach them.

Dr. Samantha Benson, MD
Internal Medicine Associates
Suwanee, GA