



U.S. Bank Healthcare Vendor Services

Equipment financing solutions for your customers

Brian Phelps

Vice President Healthcare Finance

11/15/14

All of **us** serving you™

EST. 1863 **usbank**

Key Contacts

- **USBEF Program Officer:**
 - Program development and oversight - SafetyNet
Brian Phelps
Vice President Healthcare
Phone: (904) 570-4795
brian.phelp@usbank.com
- **USBEF Sales Contact:**
 - Quotes, applications, questions, negotiation, joint calls
Steve Heinzelman
Finance Specialist
Phone: (612) 492-2655
Fax: (800) 334-2510
steven.heinzelman@usbank.com

U.S. Bank Overview

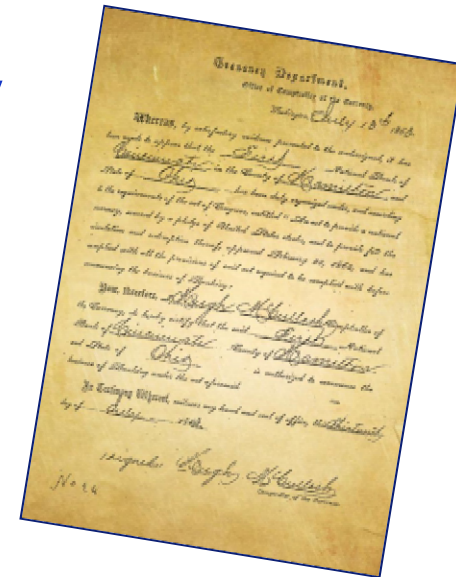
150 Year History

- **History**

- National bank charter #24 issued in 1863
- Issued during Abraham Lincoln's Presidency
- The First National Bank of Cincinnati
- 5th largest U.S. commercial bank
- Rated #1 all banks for safety and strength

U.S. Bancorp Ratings

- S&P A+
- Moody's A1
- Fitch AA-
- DBRS AA



EST. 1863



U.S. Bank Today

- **Q2 - 2014 statistics**
 - 5th largest U.S. commercial bank
 - \$389 billion in assets
 - \$276 billion on deposit
 - \$244 billion loans to clients
 - 17,900,000 customers
 - 3,083 branches
 - 4,878 ATM's
 - > 62,000 employees
 - NYSE symbol USB

U.S. Bank Quality Ranking

Long Term/Senior Debt Ratings

Holding Company: Peer Group

	Ratings as of 06/10/14							
	Moody's		S&P		Fitch		DBRS	
	Rating	Outlook	Rating	Outlook	Rating	Outlook	Rating	Outlook
1 U.S. Bancorp	A1	s	A+	s	AA-	s	AA	s
2 Wells Fargo & Co.	A2	s	A+	on	AA-	s	AA	s
3 BB&T Corp.	A2	s	A-	s	A+	s	AH	s
4 JPMorgan Chase & Co.	A3	s	A	on	A+	s	AH	s
5 PNC Financial Services	A3	s	A-	s	A+	s	AH	s
6 KeyCorp	Baa1	s	BBB+	s	A-	s	BBBH	s
7 Fifth Third Bancorp	Baa1	s	BBB+	s	A	s	AL	s
8 SunTrust Banks, Inc.	Baa1	s	BBB	op	BBB+	op	AL	s
9 Bank of America Corp.	Baa2	s	A-	on	A	on	AL	s
10 Regions Financial Corp.	Ba1	s	BBB-	op	BBB-	op	BBB	s

Bank Level: Peer Group

	Ratings as of 06/10/14							
	Moody's		S&P		Fitch		DBRS	
	Rating	Outlook	Rating	Outlook	Rating	Outlook	Rating	Outlook
1 U.S. Bank NA	Aa3	s	AA-	s	AA-	s	AAH	s
2 Wells Fargo Bank NA	Aa3	s	AA-	s	AA-	s	AAH	s
3 JPMorgan Chase	Aa3	s	A+	s	A+	s	AAL	s
4 BB&T Bank	A1	s	A	s	A+	s	AAL	s
5 PNC Bank	A2	s	A	s	A+	s	AAL	s
6 Bank of America	A2	s	A	on	A	on	A	s
7 KeyBank NA	A3	s	A-	s	A-	s	AL	s
8 Fifth Third Bank	A3	s	A-	s	A	s	A	s
9 SunTrust Bank	A3	s	BBB+	op	BBB+	op	A	s
10 Regions Bank	Baa3	s	BBB	op	BBB-	op	BBBH	s

EST. 1863



U.S. Bank Equipment Finance Overview

EST. 1863 

U.S. Bank Equipment Finance

- **One of the largest financing providers in the nation**
 - >\$3 billion lease and loan originations
 - >\$9 billion managed assets
- **Servicing the following industries:**
 - Healthcare
 - Information technologies
 - Communications
 - Office equipment
 - Manufacturing and machine tool
 - Transportation
 - Material handling
 - Construction
 - Education
 - State and local municipalities
- **Originator and servicer**
 - Transactions from \$5,000 to \$75 Million
- **Over 42 years experience in vendor leasing**



EST. 1863



Healthcare Vendor Services Overview

- **Strategic partner to the healthcare industry**
 - Excellent balance sheet strength
 - Low cost of funds
 - Aggressive pricing
 - Loans and residual based (FMV) transactions
 - Industry alignment
 - Staff that is specific to healthcare (all departments)
 - In depth understanding of the healthcare market
 - Expertise in sales, credit, operations and asset management
 - Industry specific programs that drive sales
 - U.S. Bank has a broad banking and financing reach in healthcare
 - Hospitals, Physicians, and Surgery Centers



Healthcare Vendor Services Overview

- **Subject matter expertise**

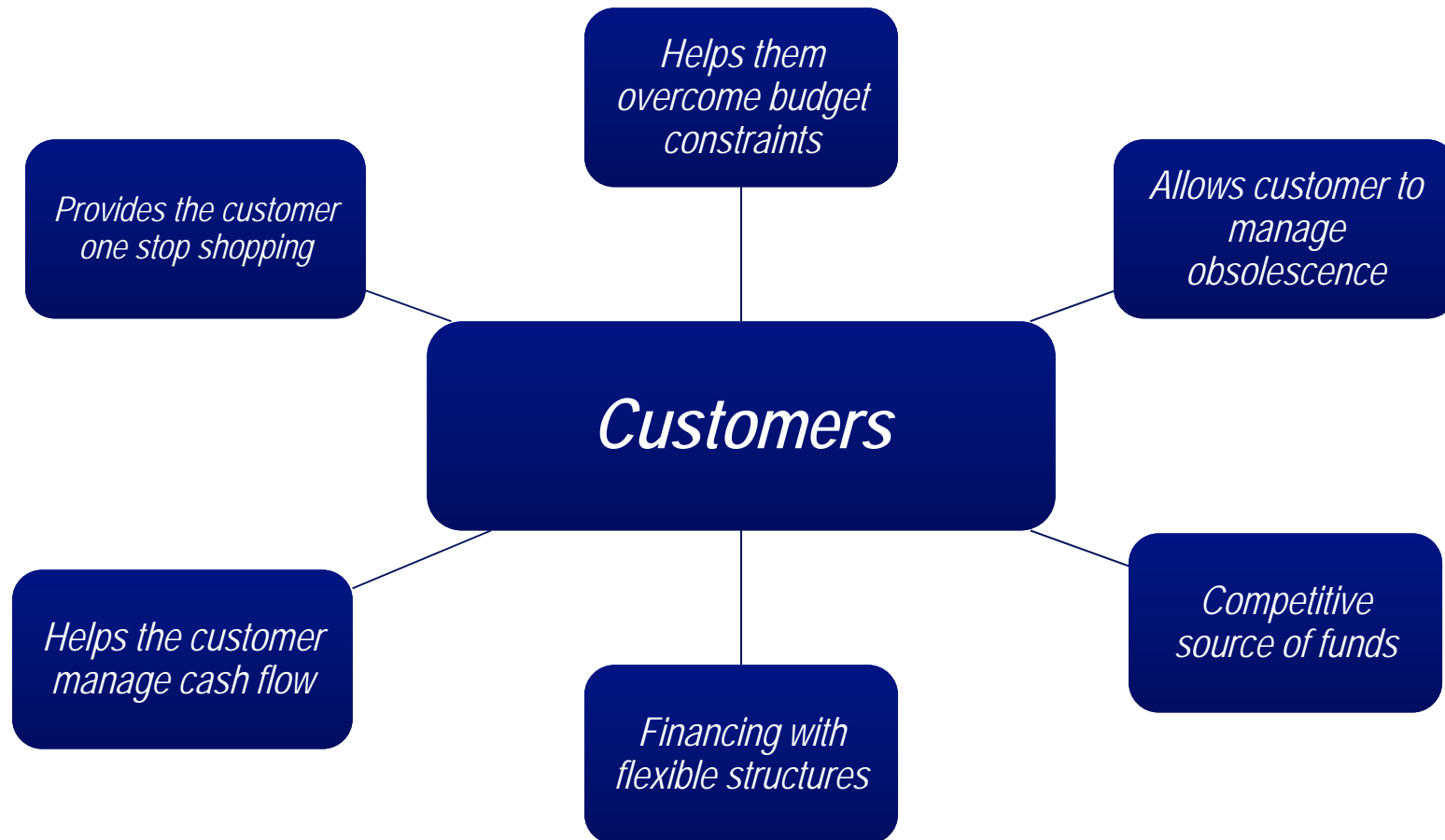
- Sales support through vertically aligned channels
 - Promotes understanding and industry expertise
 - We understand what drives healthcare business:
 - C-suite budgetary concerns
 - ✓ 3rd party reimbursements
 - ✓ Regulatory issues
 - ✓ Healthcare reform

- **Robust sales support**

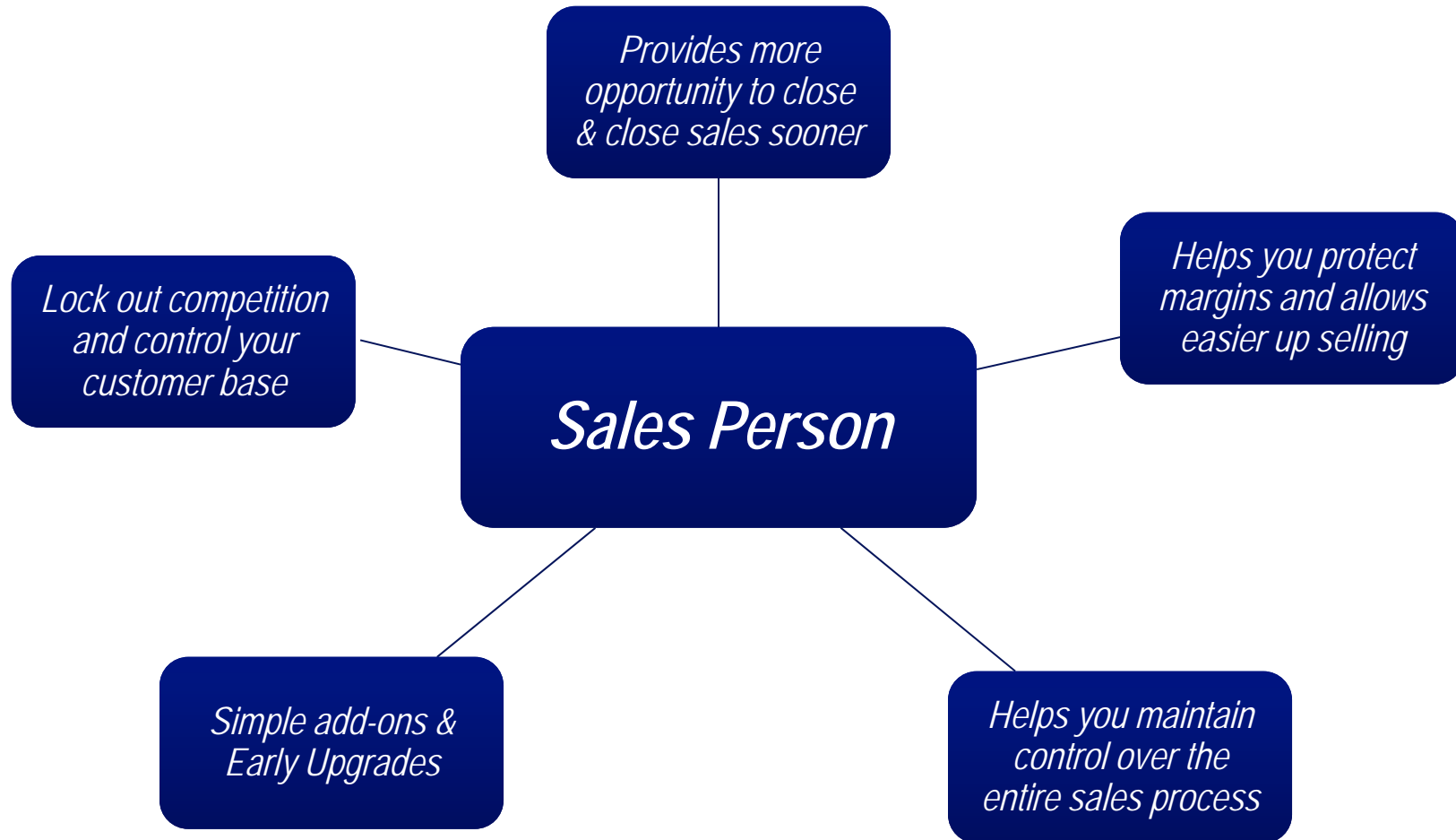
- Executive level program Management
- Outbound sales support
- Tradeshow support
- Marketing support



Benefits of Financing



Benefits of Financing



Simple Process

Quoting:
Provide monthly
payment options on
every quote

Applications:
USB EF sales will
assist you with the
entire process

Documentation:
USB EF will handle
all finance related
documentation

Shipment:
Customer signs
USB Issues a PO
Equipment Ships

Funding:
Equipment installed
Customer accepts
USB EF pays you!

U.S. Bank Strengths

Long term history of success

Unparalleled expertise in healthcare financing

Low cost of funds and aggressive rates

Solutions that increase the value of your product

Market driven financing solutions

Easy to use online tools

Quick response credit decision model

Talented industry veterans

A steadfast commitment to your success

The strength of U.S. Bank's balance sheet

A known name with strong brand recognition in healthcare



Next Steps

- **Steve will be reach out over the next few weeks:**
 - **Quote process**
 - **Application process**
 - **Approvals**
 - **Documentation**
 - **Purchase Orders**
 - **Shipment**
 - **Funding**
 - **Discuss individual financing opportunities**
 - **Establish ongoing contact schedule**



QUESTIONS?