



FirstCitizensBank.®

# Planning capital with confidence:

Optimizing cash flow  
and investments



# Featured Speakers



**Kristen Saranteas**

Treasury Management  
Services Executive



**Adrienne Sipe**

Executive Director,  
SBA Lending



**Jennifer Champion**

Director of Equipment  
Financing and Leasing



**T.J. McCaskill**

Chief Executive Officer  
Carolina Eye Associates, P.A

# Agenda

1 Strategic capital planning for every stage of growth

2 Working capital in action

3 Optimizing cash flow with treasury management solutions

4 SBA as a strategic lever

5 Equipment financing & leasing + tax benefits

# Let's hear from you

Which area of capital strategy feels most challenging right now?

- Accessing affordable funding
- Managing cash-flow timing
- Optimizing tax impact
- Choosing the right tools
- All of the above

**Strategic capital planning for every  
stage of growth**

# A simple approach to capital planning



# Working capital in action

# Working capital in action

## EXAMPLE 1



### Client background

- Industry: Service professional
- Business size: Gross revenues under \$10MM
- Objective: Business acquisition

### Challenge

Need for working capital to fund operating expenses during the ownership transition when sufficient capital and/or accounts receivable are not left in the business.

### Strategy applied

Provided an SBA 7a Loan to fulfill the need for working capital in a business acquisition

# Working capital in action

## EXAMPLE 2



### Client background

- Industry: Medical, founded in 1977
- Business size: Ophthalmology practice with 14 regional eye care centers across North and South Carolina
- Objective: Optimal capital planning for expansion and growth

### Challenge

- Expand the practice with real estate and equipment leases
- Achieve strategic goals

### Strategy applied

- Equipment leases
- Real estate financing

# Working capital in action

## EXAMPLE 3



### Client background

- Industry: Medical
- Business size: Gross revenues over \$400MM
- Objective: Cash flow/Working capital optimization

### Challenge

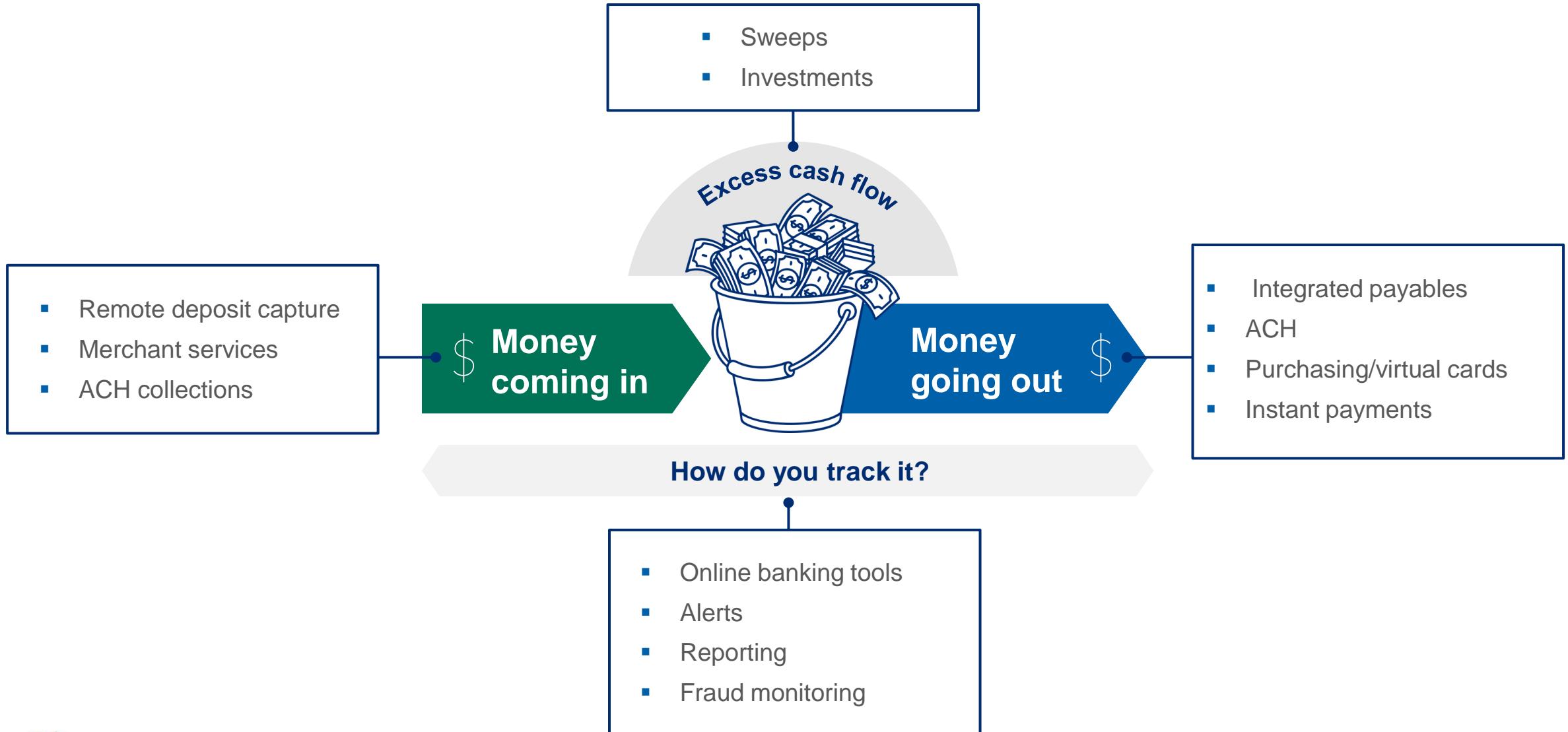
- Looking to consolidate banking relationships

### Strategy applied

- This practice had 5 banking relationships with over 40 accounts with over 100 locations. The practice had several ERP systems with a lot of redundancy. We were able to transition them away from RDC to wholesale lockbox as a solution to consolidate and streamline payments. This maximized the speed of depositing and centralizing payments.
- ACH Origination and fraud protection services were also implemented to reduce paper check needs and added security for the client.

# Optimizing cash flow with treasury management solutions

# Top bank tools to leverage



# SBA as a strategic lever

# SBA loan options

Type	Use of proceeds	Loan amount	Down payment	SBA loan term	Prepayment penalty
<b>SBA 7(a) loans</b>	Most flexible use of proceeds including acquisition, partner buyout or buy-in, startup, expansion, working capital, equipment inventory, debt refinance, construction, renovation, leasehold improvements, franchise financing and commercial real estate	<b>\$400,000 to \$5 million</b>	Up to 100% financing available	Longer terms with repayment up to 25 years for real estate; for all other uses, up to 10 years full amortization with no balloon payments; initial flexible payment schedules to assist during business ramp-up or transition period	Prepayment penalties apply to SBA loan terms of 15 years or more
<b>SBA 504 loans</b>	Commercial real estate acquisition and refinance	<b>Up to \$13.5 million</b>	As low as 10%	Up to 25 years	Prepayment penalties apply
<b>SBA Express loans</b>	Working capital and equipment financing, excluding titled vehicles	<b>\$50,000 to \$400,000</b>	100% financing	Up to 10 years full amortization with no balloon payments; initial flexible payment schedules	None

# Industries we serve

Manufacturing	Legal
Healthcare	Technology
Veterinary	Skilled trades
Dental	Industrial
CPA	Print
... And more!	



# Equipment financing & leasing + tax benefits

# SBA vs. Equipment financing

Criteria	SBA loans	Equipment financing
Asset tie	Secured by business assets; additional collateral may be required	Specific to asset; uses UCC or VIN; typically equipment specific
Collateral	If not fully secured, additional collateral may be required if available	Secured by the financed equipment
Underwriting	Used when traditional underwriting isn't available	Based on the asset and borrower credit. Falls under the traditional scope of underwriting.
Amortization/Terms	10 years or the useful life of the equipment, 100% financing is available	Terms aligned with the life of the equipment
Tax considerations	Can offer benefits such as interest deduction, Section 179 for qualified purchases and depreciation*	Can offer benefits such as interest deduction, Section 179 for qualified purchases and depreciation*

# Invest in assets, protect your cash flow

## Why lease or finance equipment?

- Flexible leasing and loan options for new or used equipment
- Match financing terms to the life of the asset
- Preserve working capital for other business needs
- Fast credit decisions and tailored repayment plans

## Tax and business benefits

- Section 179 deduction for qualified purchases
- Bonus depreciation to accelerate savings
- Interest expense deductions with clear bottom-line impact
- Real-world client examples: lower upfront costs, stronger growth trajectory



# Unlocking tax savings with Section 179

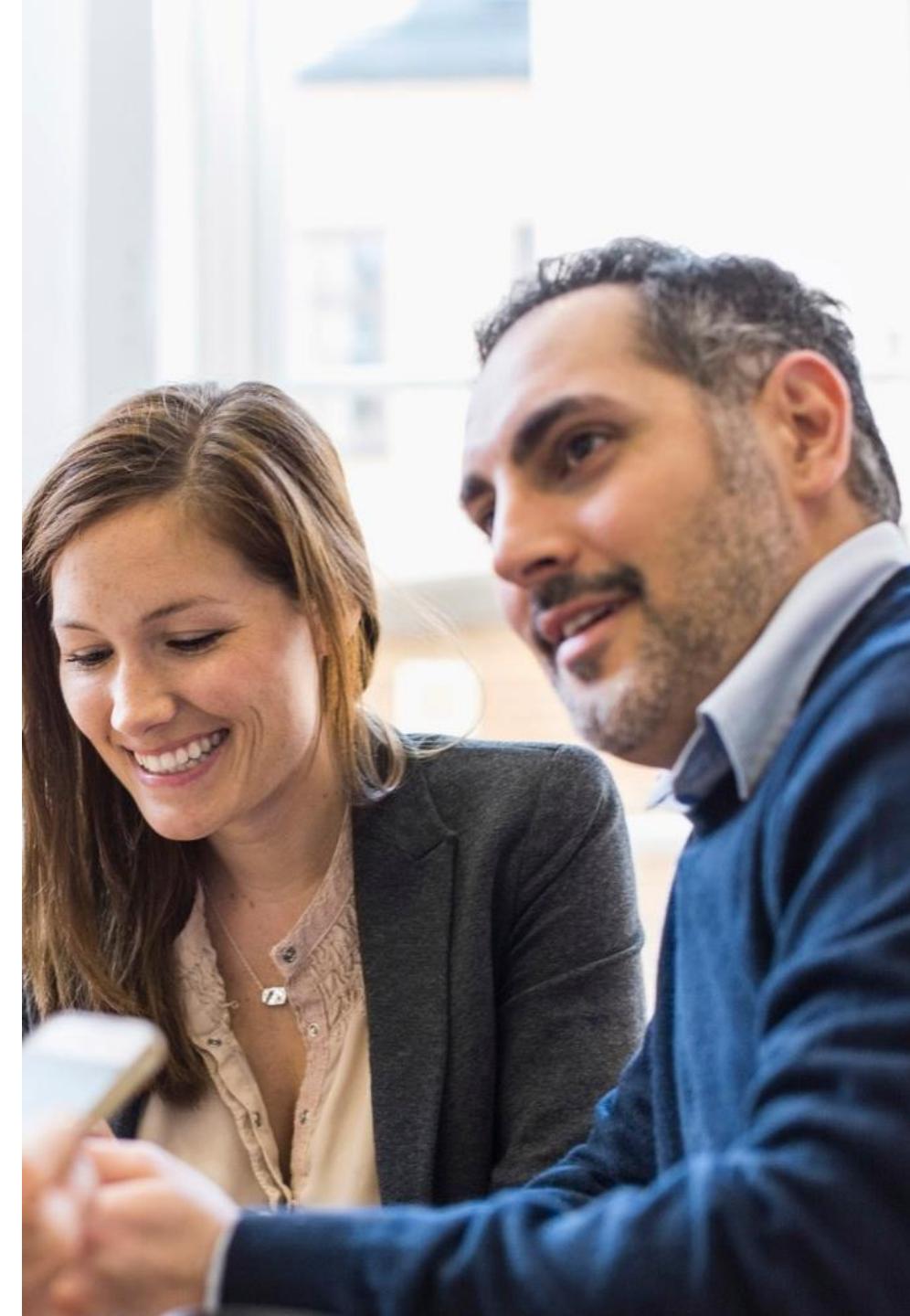
## What is Section 179?

A federal tax incentive that allows businesses to deduct the full purchase price of qualifying equipment or software purchased or financed during the tax year.

## Why it matters

- Immediate tax savings in the year of purchase
- Encourages reinvestment in business assets
- Improves ROI on equipment and technology upgrades

Always consult with your tax advisor to determine eligibility and maximize your deduction strategy.



# Thank You

You'll receive an email with the slides after the webinar. Please share with anyone you feel would benefit.

To explore tools for optimizing cash flow or to schedule a one-on-one capital strategy discussion, reach out to your banker.

Thanks to our panelists!

**Kristen Saranteas**

[kristen.saranteas@firstcitizens.com](mailto:kristen.saranteas@firstcitizens.com)

**Jennifer Champion**

[jennifer.champion@firstcitizens.com](mailto:jennifer.champion@firstcitizens.com)

**Adrienne Sipe**

[adrienne.sipe@firstcitizens.com](mailto:adrienne.sipe@firstcitizens.com)

Approved for up to 1.2 CTP/CCM recertification credits by the Association for Financial Professionals. You can access the link to the quiz in the chat and in the follow up email.

# Disclosures

This material is for informational purposes only and is not intended to be an offer, specific investment strategy, recommendation, or solicitation to purchase or sell any security or insurance product, and should not be construed as legal, tax or accounting advice. Please consult with your legal or tax advisor regarding the particular facts and circumstances of your situation prior to making any financial decision. While we believe that the information presented is from reliable sources, we do not represent, warrant, or guarantee that it is accurate or complete.

**Your investments in securities and insurance products and services are not insured by the FDIC or any other federal government agency and may lose value. They are not deposits or other obligations of, or guaranteed by any bank or bank affiliate and are subject to investment risks, including possible loss of the principal amounts invested. There is no guarantee that any strategy will achieve its objective.**

## About the Entities, Brands and Services Offered

First Citizens Wealth® (FCW) is a registered trademark of First Citizens BancShares, Inc., a bank holding company. The following affiliates of First Citizens BancShares are the entities through which FCW products are offered. Brokerage products and services are offered through First Citizens Investor Services, Inc. ("FCIS"), a registered broker-dealer, Member [FINRA](#) and [SIPC](#). Advisory services are offered through FCIS, First Citizens Asset Management, Inc. and SVB Wealth LLC, all SEC registered investment advisers. Certain brokerage and advisory products and services may not be available from all Investment Professionals, in all jurisdictions, or to all investors. Insurance products and services are offered through FCIS, a licensed insurance agency. Banking, lending, trust products and services, and certain insurance products and services are offered by First-Citizens Bank & Trust Company, Member [FDIC](#), and an Equal Housing Lender and SVB, a division of First-Citizens Bank & Trust Company.

For more information about FCIS, FCAM or SVBW and its Investment Professionals click here:

<https://www.firstcitizens.com/wealth/disclosures>

See more about First Citizens Investor Services, Inc. and our investment professionals at [FINRA BrokerCheck](#).

Normal bank approval applies. Bank deposit products are offered by First Citizens Bank. Member FDIC and an Equal Housing Lender. NMLS ID 503941



First Citizens Bank and its affiliates are not responsible for the products, services and content for third party vendors. Any and all third-party trademarks, logos, and service marks referenced herein remain the property of their respective owners.

©2025 First-Citizens Bank & Trust Company. All rights reserved. Silicon Valley Bank, a division of First-Citizens Bank & Trust Company. Member FDIC., First Citizens Wealth is a trademark of First-Citizens Bank & Trust Company.