

OUR COMPANY

Headquartered in Atlanta, Georgia, MidFirst Business Credit (MFBC) provides customized and flexible financing solutions to privately held businesses nationwide. MFBC combines the best of asset-based lending with diverse product offerings and a strong commitment to the growth capital needs of middle-market businesses. MFBC provides working capital and term loan facilities for acquisitions, recapitalizations, working capital needs and turnaround situations.

MidFirst Business Credit is owned by MidFirst Bank, one of the nation's largest privately held banks with more than \$29 billion in assets that has received the IDC's highest possible bank safety rating, placing it in the top five percent of all U.S. financial institutions. This unique structure gives MFBC the flexibility of a finance company with the financial backing and stability of a bank.

VALUE PROPOSITION

MidFirst Business Credit is committed to providing flexible and creative financing to privately held and sponsor-backed middle-market businesses nationwide. We can provide value-added senior debt facilities by combining a wealth of transaction experience with a flat organizational structure, which results in nimble decision-making and certainty of execution. As a privately held institution, we are able to manage with a long-term view, without the pressures of quarterly earnings reports. We pride ourselves on tailoring the deal structure to the individual needs of the business in lieu of taking a "one-size-fits-all" approach.

TRANSACTION PROFILE

- Commitment sizes up to \$30,000,000
- Working capital lines of credit and term loans
- 3-5 year tenure
- "Stretch" component availability
- Full treasury management capabilities

BENEFITS

- Patient capital
- Focus on assets
- Highly competitive pricing with bank cost of funds
- Industry agnostic
- Relaxed covenant package

TRANSACTION TYPES

- Refinancing / Recapitalizations
- Acquisition financing
- Growth capital
- Dividend recapitalizations
- Turnaround financing

WHO WE SERVE

- Business owners
- Management teams
- Equity sponsors / Family offices
- Commercial banks (take out financing)
- Business advisers and professionals

Locations

*Atlanta, Chicago, Dallas,
Detroit, Los Angeles, Nashville, Phoenix*