



SPONSOR & INTERMEDIARY GUIDE

*Right-Sized ABL Solutions: Tailored,
Flexible, and Bank-Backed*

Why Partner with TAB Bank?

DEEP UNDERSTANDING OF YOUR BUSINESS

TAB's edge lies in its people-first approach. We invest time to truly understand your client's business and financial needs because your reputation is on the line.

BUILT FOR COMPLEX DEALS

Whether it's recapitalizations, covenant strains, or expansion financing, TAB steps in where other lenders stall. We specialize in getting deals done for complex industries.

SOLUTIONS ACROSS THE SPECTRUM

We're not just lenders: we help solve constraint problems

Banks & Lenders:

Offload broken-covenant accounts, handle credit-limit ceilings, or provide supplemental funding.

Brokers & Intermediaries:

We move quickly to secure capital for your clients because time is money.

Factoring Firms:

We collaborate to create hybrid solutions when factoring alone doesn't unlock enough liquidity.

Law & Accounting Firms:

Ideal for recapitalizations or transition phases needing a full-scale treasury partner.

Turnaround Advisors:

Cash flow critical? Our ABL executions make rapid operational improvements possible.

Success Stories



CALIFORNIA: \$1,500,000

A drayage company based in California required capital to support sales and pipeline growth. TAB Bank will assist the business with its growth goals.



OHIO: \$5,000,000

A manufacturing and printing business that specializes in plumbing fixture displays was referred to TAB Bank through a referral banking relationship.



How the Partnership Works

REFER A CLIENT

Use our secure referral form to introduce potential deals. We'll take it from there, discretion assured.

COMPENSATION

Competitive commission on funded deals. You win when your client succeeds.

UNDERWRITING MODEL

TAB Bank will file a UCC-1 (Uniform Commercial Code) to secure our collateral position on all deals. Payments will be deposited into TAB Bank's lockbox. Recourse is typically set at 90 days, with some flexibility in exceptional cases.

Our ABL Solution—Tailored for Your Deals

DEEP UNDERSTANDING OF YOUR BUSINESS



Facility Size: \$1MM–\$15MM hold, expandable to \$25MM via tight syndication or co-lending structures. We offer lender finance partnership or rediscount deals.



Sectors: Manufacturing, distribution, transportation, wholesale, and professional services: a combination that aligns with many client verticals.



Collateral & Advance Rates: Leverage receivables, inventory, and equipment. *Typically, 85% AR, 50% of cost on inventory, or 85% of NOLV if an appraisal is performed.* Equipment and term flexibility are available.



MASSACHUSETTS: \$5,000,000

A Northeast-based steel building manufacturer received a revolving line of credit and term loan, to support growth and continued market leadership.



MICHIGAN: \$3,800,000

A transportation company was looking for a new lender with transportation expertise.



Why It Works

Feature | Sponsor / Intermediary Benefit

Bank-Owned Stability	Confidence in a consistent partner—no surprises mid-deal
Track Record of Success	Funding flexibility at \$2MM–\$15MM scale without excessive risk
Strong Industry Alignment	Quick alignment for manufacturing, distribution, and logistics
Relationship-Driven	We take time to understand your client—fast, but consultative

OTHER DETAILS

COMMISSION

TAB offers our broker partners competitive compensation for referred deals that are successfully funded.

LOCATION

Borrowers must be US-based and doing business with US debtors.

COLLABORATION

TAB requires first position on all assets of the borrower, but can work with other lenders to subordinate position on some assets. We need to be aware of all existing liens the borrower may have, to negotiate subordination and prevent a delay in funding.

We do NOT accept referrals for real estate, medical, insurance, or construction loans.

Disclaimer: TAB's recourse is 90 days. In some exceptional cases, extended recourse will be considered based on borrower needs. TAB operates under a Notice of Assignment. All payments must come to our lockbox, and we will make collection calls on the receivables we purchase.

You're in the business of unlocking value. So are we. TAB Bank's ABL platform is built to complement your strategy by providing support, flexibility, and bank-level credibility to every deal.

Asset-Based Lending

www.tabbank.com

Let's help your client put their assets to work to fuel their growth, together.