

BUSINESS LOANS & FINANCING

ASSET BASED LOANS

U.S. Century Bank offers Asset-Based Loans for medium and large-sized businesses. Loans are secured by current assets with up to 80% loan to value. These loans are usually helpful to finance account receivables and inventory, which will assist your cash flow needs. Asset Based Loans are typically structured as a revolving line of credit without a schedule repayment and on an interest-only basis. We advance funds based on a percentage of the accounts receivable and inventory and, when such assets convert to cash, the advances are repaid accordingly.

LINES OF CREDIT

U.S. Century Bank offers secured lines of credit to the businesses to provide the additional flexibility it needs to finance short-term cash to purchase inventory or equipment or even to use it as working capital.

TERM LOANS

U.S. Century Bank offers Term Loans to finance fixed assets, purchase of new machinery or other capital equipment, as well as debt restructure.

LETTERS OF CREDIT

U.S. Century issues a variety of letters of credit from Commercial, Import/Export to Standby that allows the customer to purchase goods on credit or guarantee the performance of a contract.



U.S. CENTURY BANK