

# Your Competitive Edge in Construction



No matter the size, construction companies face a range of unique financial challenges. The cost of materials can swing wildly. Revenue cycles are often uneven, complicating cash flow and forecasting. Additionally, the competition for reliable, skilled labor continues to escalate.

At First Horizon, we know the construction business well. That's why we're focused on delivering services that strengthen your bottom line and pave the way for growth.

## **Streamlined Access to Capital**

We keep you nimble to leverage every opportunity with streamlined access to credit capital. You'll enjoy.

- Faster, local lending decisions.
- Support from a multi-faceted deal team with deep, specific skill sets

## **Greater Financial Visibility and Control**

Our technology solutions offer your cash position clarity at every point in the cycle, including:

- Real-time control over cash cycle to manage revenue fluctuation
- Back office efficiency that creates cost savings
- 24/7 monitoring and controls to mitigate fraud

## **Timesaving payments, Payroll, and HR Solutions**

We also deliver support that drives efficiency throughout payments and personnel management, helping you:

- Automate processes to right-size back office resources
- Organize and outsource complicated HR systems
- Build competitive advantage with online operational tools and insights

**Put our experience in supporting the financial needs of construction businesses to work for you. Contact your Relationship Manager or visit a branch location to schedule a no-obligation appointment today!**