



Your Financial Advantage in Wholesale

Small to mid-size wholesale companies not only face the challenge of rising costs, they also face growing pressure from consolidation within the industry and increasing competition from manufacturers selling directly to retailers.

At First Horizon, we're focused on delivering services that help wholesale businesses find time-saving, pressure-relieving financial efficiencies that strengthen your bottom line.

Streamlined Access to Capital

Stay nimble to leverage every opportunity with streamlined access to credit capital. First Horizon offers:

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

Financial Control You Can Count On

We offer a breadth of cash management solutions that help you make the most of the way your money moves – from cash in to cash on hand to cash out. We help you:

- Streamline accounts receivable collection
- Improve control of available cash and working capital
- Simplify supplier payments and payroll processing

Optimizing International Transactions

We also deliver support that drives efficiency throughout international transactions while navigating regulatory frameworks by helping you:

- Enable international credit risk mitigation
- Streamline cash flow across borders
- Focus on foreign exchange strategy

Put our experience in supporting the financial needs of wholesale businesses to work for your organization. Contact your Relationship Manager or visit a branch location to discuss your needs in greater detail.