

IMPORTANT UPDATED CPC COVID-19 UNDERWRITING AND INDUSTRY GUIDELINES

During COVID we have been cautious, profitable, and productive in supporting our customer's needs with extended modifications and PPP Loans that have helped them weather the storm and have created unexpected strong portfolio performance for CPC.

Stability & Strength

- \$50M equity + \$125M lines to support \$250M **on balance sheet** funding annually
- Retained 100% of our staff to serve your business

Market Experience

- CPC works **exclusively** with equipment finance companies
- Products and processes customized to industry
- **Launched** Channel Partners Equipment Finance utilizing a phased-in approach to onboard equipment finance partners over the next six months

CPC SELECT
Working Capital with
*Monthly Payments, Longer
Terms & Lower Rates*
Call Us Today!

Trusted Partner



A+ RATING



4.8/5 RATING



8 CONSECUTIVE YEARS
2013-2020

COVID-19 Underwriting & Industry Guidelines

	Low Impact Industries	Moderate Impact Industries	High Impact Industries
Minimum TIB	3	5	7
Minimum FICO	625	675	725
CPC Internal Scoring Model	600	650	700
Geography	N/A	Limited Consideration	Significant Consideration
Minimum Revenue (% vs Pre COVID Levels)	75%	80%	90%
Industry	Building Supply Cleaning Construction-Residential C-Stores Doctors / Dentists Gas Grocery Hardware Landscaping Liquor Local Couriers Specialty Trades Warehouse	Auto & Repair Breweries Care Providers Construction-Civil Construction-Comm Franchise Restaurants Laundry Services Manufacturing (durable & nondurable) Medical - Other Professional Services Retail Salons/Spas Technology Transportation (long haul) Wholesale (durable & nondurable)	Air Travel Apparel / Furniture Entertainment Fitness / Sport Hospitality Hotels Non-Franchise Restaurants Passenger Transportation Specialty Restaurants Travel / Tourism

Contact Us to Learn More

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