

Are you really getting a great deal from your Bank or Factor?

Are you shortchanging yourself and your staffing company?
Compare for yourself:

Tricom
(Asset Based Lending)

Bank Line
of Credit

Factor

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Rate / Cost for Funding			
Line Usage Fee	None		
Initial Application Cost	None		
Loan Fee	None		
Line of Credit Increase Fee	None		
Lockbox Fees	None		
Annual Audit Fee*	None		
Clearance Delays (Funds Available)	0 Days		1-3 Days
Number of Days to Receive a Line of Credit increase	Automatic for clients in good standing	As many as 30 days	
Funding Limits by Customer	No		Yes
Borrowing Base Certificate	None	Weekly or Monthly	
Strict Guidelines for Your Business Covenants Including:			
How Much Executives Can Earn in a Year	None		
ROI Requirements	None		
Restrictions on Capital Expenditures	None		
Limit on business growth	None		
Accounting Resources	Yes	No	No
Portfolio Analyst (i.e. Professional Receivables Management)	Yes	No	
Access to Payroll Processing Services	Yes	No	
Online, Real-Time Aging Reports	Yes	No	
Complimentary Credit Summary Reports on New Customers	Yes	No	
Checks Payable to Your Staffing Company	Yes	Yes	No
Only Includes Your Staffing Company Name and Logo on Invoices	Yes		No
Weekly Verification Process for Funding	No		Yes
Staffing-Specific	Yes	No	No

* Tricom waves the Annual Audit Fee for clients with a line of credit under \$5 million.