



## Credit protection, accounts receivable management and lending services

**CIT Commercial Services is the nation's leading provider of factoring and financing to consumer product companies. We tailor financial solutions that help companies of all sizes increase sales, improve cash flow, reduce operating expenses and eliminate customer credit losses. Our clients (vendors) range in size from \$5 million to \$1 billion in annual sales and sell to 230,000 customers nationwide. Our internet-based platform provides clients with real-time credit approvals and comprehensive accounts receivable information.**

### Services

- Domestic and international credit protection and factoring services
- Accounts receivable management
- Asset-based lending
  - Revolving lines of credit with advances against your accounts receivable
- Letter of credit financing
- Import and export financing

### Clients turn to CIT Commercial Services to:

- Sell their accounts receivable to CIT with or without recourse (credit protection)
- Gain protection against bad debt losses
- Reduce expenses by outsourcing credit checking and bookkeeping functions
- Receive pre-approved credit lines for their customers
- Benefit from access to CIT's pay history of 230,000+ customers
- Gain online real-time access to account balances and activity
- Grow their accounts receivable line of credit as their accounts receivable increase
- Obtain credit protection to help manage large customer credit exposures

### Clients

- Consumer product companies
- B2B companies selling to retailers
- Manufacturers, distributors, importers and exporters

### Locations

- Atlanta, GA
- Charlotte, NC
- Dallas, TX
- Danville, VA
- Los Angeles, CA
- New York, NY
- Hong Kong

### About CIT

Founded in 1908, CIT (NYSE: CIT) is a bank holding company with more than \$34 billion in finance and leasing assets. A member of the Fortune 500, it provides financing and leasing capital to its more than one million small business and middle market clients and their customers across more than 30 industries. CIT maintains leadership positions in small business and middle market lending, factoring, retail finance, aerospace, equipment and rail leasing, and global vendor finance. CIT also operates CIT Bank, BankOnCIT.com, its primary bank subsidiary and an FDIC-insured online bank which offers a suite of savings options designed to help customers achieve a range of financial goals.

[cit.com/tradefinance](http://cit.com/tradefinance)

### Contact

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