

NONPROFIT SOLUTIONS



# Taking commercial banking and borrowing to new heights



BUILT TO PERFORM.

CREATED TO SERVE.



## Working together to meet your financial needs

### Banking

Money market accounts  
High-yield CDs  
Foreign currency solutions  
Checking, including Non-Profit Checking  
Business online banking

### Borrowing

Term loans, including private placements  
Lines of credit  
Equipment loans and leases  
Commercial real estate lending

### Dedicated support starts here

We are always looking for ways to go above and beyond. We have maintained high standards thanks to a steadfast commitment to bring innovation and opportunity to our clients.

## Business banking for a variety of needs

Efficiency and earnings are vital to your success. And our range of business accounts and solutions are built around those two simple concepts. Whether you represent a nonprofit organization or institution, we have solutions to fit your financial needs—large or small.

### Maximize yields on reserve funds

#### Business Money Market account

High yields

Up to 6 transactions per month<sup>1</sup>

No monthly maintenance fee with minimum balance

#### Business CD

Terms ranging from 3 months to 5 years

Competitive interest rates

20-day maturity notices

#### WorldCurrency® accounts

Business foreign exchange

Foreign currency-based money market accounts and CDs<sup>2</sup>

Low-cost conversion fees<sup>3</sup>

Buy, sell and hold foreign currency

### Options to manage your organization's cash flow

#### Non-Profit Checking

Low-fee nonprofit exclusive

High yields

No monthly maintenance fee with minimum balance

#### Business Checking

Low-fee everyday account

First 200 items processed free per month

No monthly maintenance fee with minimum balance

#### Analysis Checking

Interest bearing or earnings credit option

Business Interest Checking and Business Analysis Checking

## Customized financing solutions

You know where you want to take your organization. And we're ready to make those goals a reality. Whether you're looking to finance a piece of equipment or want to bundle an array of solutions, we'll tailor a deal—as simple or as complex as you desire—in order to meet your needs.

### Debt financing

We offer term loans and lines of credit, including private placements, to help clients fund operations and achieve strategic goals.

#### Collateral options

Unsecured, or secured by:

Cash flow

Receivables and inventory

Property, plant and equipment

Marketable securities

### Equipment financing<sup>4</sup>

Add new equipment, upgrade used equipment or refinance existing collateral to realize more favorable terms or to free up capital. We can also accommodate sale leasebacks to generate capital and help clients realize tax benefits for a broad range of asset types and industries. Master lease agreements available.

#### Equipment

Medical devices

Transportation and specialty vehicles

Office equipment

Technology equipment

Software

### Commercial real estate<sup>5</sup>

Mortgage financing for single tenant, multi-tenant commercial and multifamily properties. We can assist you with everything from acquisitions and refinancing to new construction and repositioning loans.

#### Property types

Student housing, on & off campus

Apartments

Office buildings

Medical office buildings

Retail

Hospital buildings

Warehouse

Light industrial

# Putting plans into action

Working closely with our clients gives us a deeper understanding of their needs, along with the insight to deliver effective solutions that help them achieve their financial goals.

|   |   |   |
|---|---|---|
| <p><b>Spotlight 1</b><br/>Education</p> <p><b>\$53.6M</b></p> <p>Private placement term loan and delayed draw term loan (unsecured)</p> | <p><b>Spotlight 2</b><br/>Healthcare</p> <p><b>\$5M</b></p> <p>Equipment lease, CT scanners</p> | <p><b>Spotlight 3</b><br/>Education</p> <p><b>\$18M</b></p> <p>Refinance of on-campus student housing</p> |
|---|---|---|

**Banking case study**

Education

**\$10M**

**Challenge**  
A university international programs operation consistently ranked in the top 15 of U.S. study abroad programs needed help with foreign currency obligations because their bank was exiting this line of business.

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**Solution**  
We met the client's foreign currency needs by providing controls they desired and a favorable rate of return, while also helping them with their operational and depository goals, including treasury management, commercial credit card, business checking, business online banking, and remote deposit capture solutions.



## Our client commitment

Innovative solutions

Ease of business



Industry focused

Improved top/bottom line

Relationship centered

## There's safety in numbers

At TIAA Bank, we are committed to becoming the preferred provider of nonprofit financial services. By truly understanding your organization's definition of success, we succeed together. Don't just take our word for it—consider the facts.

2017

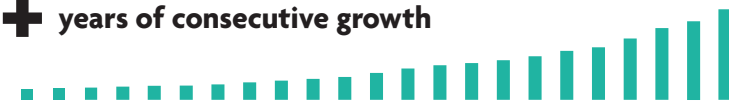
8th

**largest vendor originator**  
Our Vendor Equipment Finance business named a top nationwide originator by the *Monitor*<sup>6</sup>

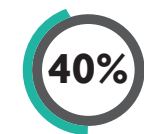
Year-end financials<sup>7</sup>

**\$34.2B** **\$22.9B** **\$11.5B**  
Assets Deposits Commercial assets

**23+** years of consecutive growth



2015



**40%**  
Increase in YoY commercial originations

2014

Surpassed **\$20B** asset threshold

2012

**Acquired**  
GE Real Estate Business Property Lending and MetLife Warehouse Finance

2010

**Acquired**  
Tygris Commercial Finance Group and Bank of Florida

**BLAKE WILSON**  
Chairman & CEO  
TIAA Bank

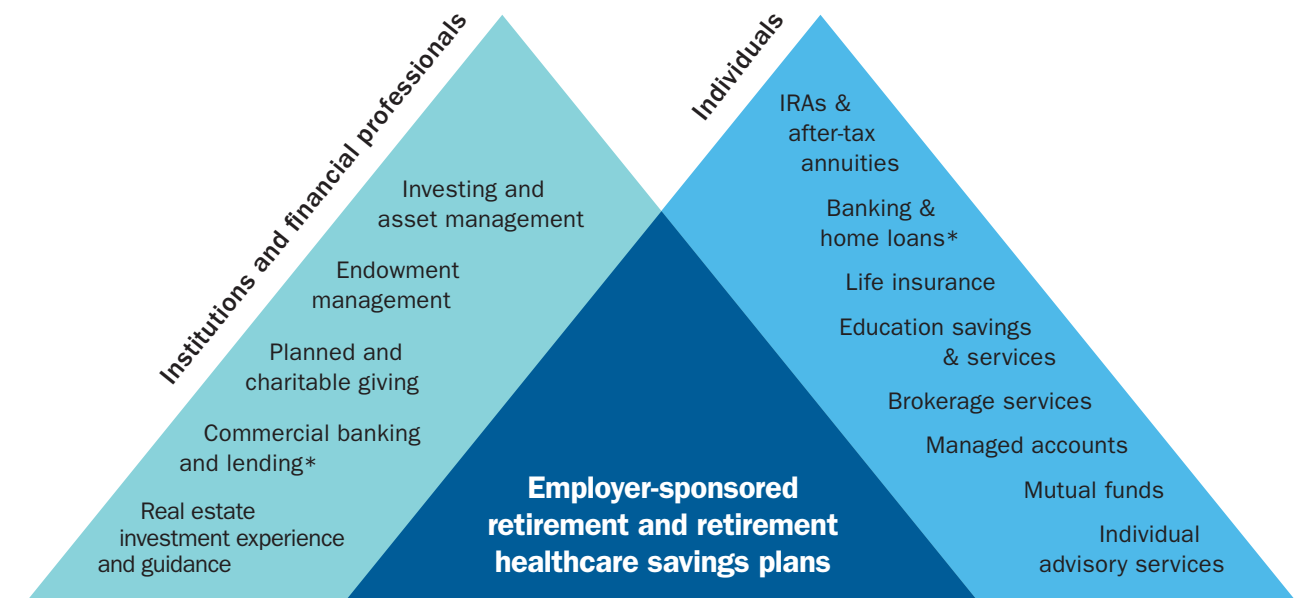
"At TIAA Bank, we celebrate the successes of our people, our clients and our company. And when we look back at our growth and achievements over the years, we do so with a ton of pride and eager anticipation for what's next on the horizon."

## Forged in the trailblazing spirit

Success is just part of the TIAA way. Over 100 years ago, Andrew Carnegie created our parent company, TIAA, with a mission to serve those who serve others. Today, TIAA is a Fortune 100 organization—and has been a staple on that list since 1998.

### Evolving to meet the needs of our clients

Your organization has goals, we have strategies. Whether you're exploring ways to maximize your institution's earning potential or need options to support your employees in their quest for a lifetime of financial health, the TIAA family of companies has the team and tools to help put those goals within reach.



\*Consumer and commercial banking and lending products are provided by TIAA Bank.

See important TIAA disclosures on back cover

**ROGER W. FERGUSON, JR.**  
President and CEO  
TIAA

"Why we exist – to deliver outstanding financial outcomes to the millions of people and thousands of institutions that we serve."

## TIAA disclosures

Investment, insurance and annuity products provided by TIAA are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

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1. Federal regulation limits this account to 6 transfers or withdrawals per month, for most types of transfers and withdrawals. Certain transfers and withdrawals are not subject to this limit. See the Account Terms, Disclosures and Agreements Booklet for details. Withdrawals and transfers above this limit are subject to a fee. We may close or convert your account to a checking account for repeated occurrences.
  2. Deposits denominated in foreign currencies are susceptible to losses and gains due to currency price fluctuations and may result in a loss of principal. Certain TIAA Bank foreign currency accounts may be denominated or partially denominated in a Non-Deliverable Currency ("NDC"). We cannot deliver such currencies to you and will instead have to convert the currency into U.S. dollars or another deliverable currency should you wish to make a withdrawal. For a current list of NDCs offered by TIAA Bank, please call us at 1.800.926.4922 and a World Markets Expert can assist you. NDCs offered are subject to change. See the Account Terms, Disclosures and Agreements Booklet for more information regarding delivery restrictions, exchange rates, and funding and withdrawal restrictions on NDCs.
  3. If you request funds in this account be denominated in a currency other than the currency you deposit with us, we will convert your currency using a Customer Exchange Rate that is within 1% of the Wholesale Rate for the selected foreign currency. The Wholesale Rate is a market price that we determine is available to us in the Wholesale Market for a specific Foreign Currency at a specific point in time. Exceptions may occur if we agree, in our sole discretion, to lock in your rate before the transaction. The Wholesale Rate is determined by TIAA Bank on a transaction-by-transaction basis and varies with the applicable wholesale trading market. Wholesale Rates are not published or publicly available. You are not obligated to conduct Currency Exchange transactions with TIAA Bank. For more information about our Exchange Rates, please see the Specific Terms - WorldCurrency® Deposit Accounts section in the Account Terms, Disclosures and Agreements Booklet.
  4. Equipment financing is provided by TIAA Commercial Finance, Inc., which is a subsidiary of TIAA, FSB, and not itself a bank or a member of the FDIC.
  5. With commercial real estate transactions, additional fees and closing costs such as insurance and/or appraisals may apply. You will be provided closing costs throughout the closing process. Some property types may not qualify. Some applications may require additional information or consideration. Product terms and conditions are subject to change. Each proposed product is subject to TIAA Bank's approval process. Normal credit standards apply.
  6. Source: Monitor Daily Magazine, May/June 2018, Vol 45, No. 3.
  7. TIAA, FSB financials as of 12/31/2017.



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# Lending guidelines for multi-tenant properties

Nationwide commercial real estate lending for the acquisition, refinance, bridge or construction take-out of commercial properties within the top 200 MSAs.

## Available products

- Cash-out
- Fixed, rate reset, hybrid and variable rates
- Extended forward rate lock (up to 12 months)
- Small balance program - low cost solution for documentation

## Loan parameters

|                                    |   |
|------------------------------------|---|
| <b>Amount</b>                      | Small balance program - \$2 to \$10 million<br>Large balance program - \$10 to \$50 million |
| <b>Term</b>                        | 3, 5, 7 and 10 yr or<br>15 year - fixed rate, fully amortizing only                         |
| <b>Amortization</b>                | Up to 30 years  |
| <b>Loan to value</b>               | Maximum 75%   |
| <b>Debt Service Coverage (DSC)</b> | Minimum 1.25x   |

**Recou**

**Pro**

## Property types

- Retail (anchored/unanchored)
- Office
- Warehouse
- Light industrial/Flex
- Self-storage
- Medical office

Learn more at

**[TIAABank.com/commercial](https://TIAABank.com/commercial)**