



COGENT BANK'S INDUSTRY LEADER INSIGHTS

Hear from our market leaders
on how Cogent Bank can keep
Moving You Forward.

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Interview with SBA Lender

TOM KOETHER

SVP, BUSINESS DEVELOPMENT OFFICER



Join us for an informative conversation with one of Cogent Bank's SBA Lenders, Tom Koether. Tom brings 32 years of experience to his role as an SVP Business Development Officer. He specializes in offering government-guaranteed lending solutions to small business customers through three different lending arrangements: **SBA 7(a) and SBA 504** through the U.S. Small Business Administration (SBA) and **USDA Business & Industry Loans** through the U.S. Department of Agriculture.

Tom lives in Lafayette, Georgia, on a 48-acre farm with his wife of nearly 35 years, Cheri. Their daughter, Catie, is a graduate of the University of Georgia (Go Dawgs!). In his free time, Tom enjoys riding his Harley Davidson Road Glide Special, boating on local lakes, and playing golf.

How did you get started in banking?

I've been in banking since 1986, when I worked as a bank teller while going to college. After graduation, I went into a management training program and managed retail branches for 5-7 years. After that, I moved into business and corporate banking. In 2012, I went into SBA lending full-time after dabbling in it for 25 years.

What attracted you to SBA lending?

For small business owners, access to capital in a traditional setting is more restrictive. The SBA loan program is more flexible and forgiving, allowing these entrepreneurs to reach their dreams. Whether it's helping borrowers start, expand, or buy a business, it's very satisfying to be part of this process and the resulting success stories.

What's the difference between community banks and the bigger banks?

I've worked for both larger regional and community banks. In my experience, large banks don't do very well with complicated transactions. They don't spend enough time with small business customers to get to the point where they can offer financial assistance in the form of a loan. When large banks do SBA loans, it's typically a small amount in large batches and based solely on credit score.

In contrast, community banks are personal—we get to know our borrowers' backgrounds, education, work history, and unique stories. We also help them develop a business plan to support their success.

What motivates a business to seek SBA loans?

Access to capital is the most common reason. It's always challenging for entrepreneurs to get conventional financing to encompass all they need for their small business.

The SBA offers financing for multiple loan purposes such as the purchase of real estate, buying a business, or equipment, inventory, working capital, goodwill, and debt refinance. Required equity depends upon the particular project in some cases 100% financing may be available.

Some people assume that SBA lending is only for start-ups or borrowers who find it challenging to get conventional financing. However, we've seen a lot of businesses who may have obtained conventional financing in the past come to us for SBA loans due to the tightening of conventional financing and their desire for more flexible lending terms.

What are the main differences between an SBA 504 Loan and a 7(a) loan?

The biggest difference is that 7(a) loans provide financing for many loan purposes. Whereas, 504 loans only provide financing for commercial real estate purchases or refinance of owner-occupied properties (as long as 51% is occupied by the business owner, the rest of the space can be leased).

Another big difference is with interest rates. 504 loans come with a long-term fixed rate with a 20 or 25 year loan term on the second mortgage with SBA. The Bank's first mortgage on SBA may be fixed or variable. 7(a) loans have a variable rate that adjusts quarterly based on the WSJ prime rate.

What are the eligibility requirements for an SBA loan?

The SBA's Standard Operating Procedures book is updated periodically. When you choose an experienced SBA lender like Cogent Bank, we can help you determine your eligibility upfront, so you don't waste your time only to end up with a denial.

Determining your eligibility starts with identifying the purpose of the loan. For example, buying a franchise, building a gas station, buying an existing medical business, etc.

Compared with conventional financing, the down payment required for an SBA loan is little to none. For 504 loans, half is a conventional mortgage from the bank, 30-40% is backed by the SBA, and the borrower puts 10-20% down.

As part of the application process for all SBA loans, borrowers must prepare projections for at least two years. Start-ups should create a business plan. Sensitivity analysis is part of the underwriting process to determine post-closing liquidity.

What are Cogent Bank's unique strengths in SBA lending?

Although we're based in Florida, Cogent Bank is a national SBA lender. We're open to all kinds of deals, such as convenience stores, hotels, acquisitions, medical/dental, childcare, assisted living, and more. Our team of business development officers is very experienced with SBA lending—each of us has, on average, 25-30 years of experience, including direct experience working for the agency.

Cogent is an approved lender for the SBA, which means we can approve loans internally on behalf of the agency. This makes the process faster and more efficient. We also have a streamlined approval process with as few layers as possible to deliver a quick and easy experience for our clients.

How long does the SBA loan application and approval process typically take?

As a Preferred Lender for the SBA, we have the ability to work through a loan quickly. On average, SBA loans take 45-75 days from start to finish. Real estate acquisitions can close within 30 days—it just requires active involvement from the buyer and seller.

The three phases of the SBA application process are:

- Information gathering
- Due Diligence
- Closing

When necessary, Cogent Bank can close loans rapidly for borrowers with short closing requirements.

Interview with Private Banking Manager

TRISH TEAGUE

SVP, DIRECTOR, CENTRAL FLORIDA
PRIVATE BANKING MANAGER



Are you looking for a more personalized banking experience? Private banking offers financial products and services tailored to individual and business banking needs.

For this blog, we sat down with Trish Teague, Managing Director of Private Banking, to learn more about the private banking experience at Cogent.

What is private banking?

This approach to banking offers a personalized experience for high-net-worth individuals, couples, and families. Depending on each client's situation, private banking services and products can consist of the following:

- Personal and business checking accounts
- Personal Money Market Account
- CDs
- IRAs
- Mortgage loans and lines of credit on primary and secondary residences
- Personal loans and lines of credit
- Investment lines of credit
- Business loans
- Business investment loans
- Letters of credit
- Premium Finance
- Financial Planning and Wealth Management

Overall, private banking services are tailored to the needs and goals of each client. You'll have a dedicated Private Banker who can be contacted with any questions or for advice. You can also use online and mobile banking to pay bills, deposit checks, transfer funds, and view balances and recent transactions.

Who is the clientele for private banking?

High-net-worth individuals who usually have at least \$1 million in liquid assets. However, Cogent doesn't maintain strict thresholds for our private banking services, and we don't penalize clients for experiencing annual income and liquidity fluctuations.

Many private banking clients are business owners, partners in law firms or partners in healthcare practices. With private banking, all your business and personal banking needs are handled in one place, with one banker. We can assist you with buying a house, walk you through the financial details of a business expansion, provide a full range of wealth management services, offer employee benefits and retirement accounts, and more.

How does private banking differ from traditional banking services?

Think of private banking as concierge banking. You can call your private banker on their cell phone, and we will assist you in completing your transactions. There is very little we can't do for our clients. They simply need to call and tell us what they need. It's very relationship-focused, and we have had some of the same clients for more than 20+ years.

How is private banking different at a community bank vs. a larger institution?

Cogent is a locally owned community bank, and we have control over our markets and decision-making. This local control allows us to be flexible and bring clients into Private Banking who might not qualify now but work in an industry or hold a position that would qualify them later in their career.

Generally, larger banks have higher thresholds for income and assets to qualify for private banking. If clients fall below a certain income or assets threshold, they can be moved into another division of the bank. In contrast, we understand there might be fluctuations in our clients' annual income and liquidity at Cogent.

Cogent's Winter Park private banking team has been together for over ten years. This continuity keeps our processes streamlined and personalized; clients don't have to repeat their financial history. Because we have all the background information we need and have formed a trusting relationship, we can quickly and decisively help our clients with their business and personal financial decisions.

How do you communicate with your private banker?

Our private bankers are always available by cell phone. While we don't always see our clients in person, we are proud to be the person they call before buying property, expanding a business, or making any other significant financial decision. We usually see our clients at least once or twice yearly at lunch, dinner, or other events.

What does a relationship typically look like between a private banker and their clients?

Private banking is all about developing long-term relationships with clients. It's a lifelong membership of our banking club. We aim for clients to select us as their bank of choice and not need to bank anywhere else. We've had several children of clients become our clients, which is fun to see it come full circle.

One of the most rewarding aspects of working in private banking is helping someone succeed and take advantage of life-changing opportunities. For example, we work with law firms and have done several shareholder loans. The borrower has worked hard and is taking their career to the next level as a partner. It's exciting to be part of those milestone moments. In addition, we are always looking for ways to give back to the communities we serve. We bank many nonprofit organizations and enjoy being on their boards and providing financial advice to the organization and the population they serve.

Does private banking include investment advice?

Yes, absolutely! Cogent Bank has an independent wealth management firm. We also have contacts with local professionals, such as attorneys, accountants, etc., regarding estate planning or tax advice.



Interview with Healthcare Banking Expert

AMY BENISON

SVP, COMMERCIAL RELATIONSHIP MANAGER



Do you need help financing the purchase of a medical, dental, or veterinary practice? At Cogent Bank, we partner with local medical practices of all sizes, helping them to manage their short-term and long-term financial needs.

For this blog, we sat down with Amy Benison, SVP, Commercial Relationship Manager on our Healthcare Banking team. Keep reading to learn more about the healthcare banking experience at Cogent Bank.

What types of businesses do you serve in the healthcare sector?

Most of the practices we work with are doctors, dentists, and veterinarians. Our clients tend to be independently-owned and smaller group practices (must be at least 75% physician-owned).

For example, dental practices change hands frequently. We work with dental brokers and consultants who list practices for sale—they will refer their clients to us for financing.

Once you choose Cogent for your healthcare banking needs, we'll work directly with you to finance the purchase or expansion of an existing practice. We can also provide financing for an individual doctor to buy into a larger practice.

When you work with Cogent, you can trust that we have “boots on the ground” in Florida. I meet with all of my clients in person before finalizing a transaction. The healthcare banking team at Cogent provides personalized, concierge banking service.

Beyond meeting your banking and financing needs, we also help our clients find the local resources they need—such as real estate, a CPA, or an attorney that specializes in healthcare. We can also connect you to real estate companies who specialize in leasing and a billing specialist to help you get paid.

Which specific banking needs do you meet for healthcare practices?

Our clients often need some working capital and equipment financing that may or may not be rolled into the practice loan. We make it easy because we are already immersed in the field, so our clients don't have to educate us. For example, we know what equipment is needed for each type of practice, how much it costs, and which company sells it.

Are there any trends in the healthcare sector that might affect the banking needs of your clients?

We're seeing a lot of corporate buyers approach independent practices, especially in the veterinary and dental spaces. Our goal is to help independent buyers and sellers stay competitive against a corporate buyer.

For example, we can finance 100% of a practice acquisition. We can also give enterprise value to the existing practice based on the success of the existing practice and doctor.

What is your role in the financing process, and how does it differ from the role of a traditional commercial banker?

At the end of the day, Cogent is about working with a person and getting concierge service. We aren't a transaction bank—we are a resource for our customers. Whether you're in Florida or elsewhere in the country, we bring the bank and the technology to you. We can work with healthcare practices all over the U.S. Need to purchase the building as well? We have the expertise to package real estate with a practice transaction.



Interview with Non-Profit Banking Expert

SUSY SCARLATOS

SVP, PRIVATE BANKING COMMERCIAL
RELATIONSHIP MANAGER



One of the ways we support our communities is by meeting the specialized banking needs of local charitable and community-oriented organizations. From deposit accounts and credit cards, to commercial real estate and other types of loans, Cogent is here to help your non-profit manage day-to-day finances and reach long-term goals. To learn more about non-profit banking at Cogent, read our interview with Susy Scarlatos, VP, Private Banking Commercial Relationship Manager.

What types of nonprofits do you serve?

At Cogent, we love working with non-profits. They're usually very easy and a lot of fun to work with. Our non-profit clients are very passionate about their cause and driven to give back to their community. It's very rewarding to be part of that and learn more about each organization's mission and work.

Over the years, I've worked with many non-profits. At Cogent, we tend to bank a lot of churches and foundations.

How do banking needs for nonprofits differ from those of a for-profit business?

With non-profits, every dollar counts. We are always trying to help them save money. For example, the first order of checks is free. Typically, charitable organizations don't seek financing. They are pretty self-sufficient and depend on donations and fundraising.

Our non-profit clients also look to us for guidance. We can help them set up and use their check scanner. We also frequently sponsor, help, or volunteer with our non-profit clients' events. For example, Cogent does a Back To School Drive for Army of Angels. We also try to sit on clients' boards or provide an advisory role.

As a community bank, we also like to connect people. If your non-profit needs a referral for a contractor or other professional, we can help.

Do you offer any unique services or resources to your non-profit clients?

We have a space at our Winter Park branch for non-profits to use for board meetings. We always strive to go beyond checking and savings to meet our clients' needs.

Many non-profits want to find a bank whose core values and ethical standards match their own. Can you speak to this?

When you bank with Cogent in Winter Park, you get me, Trish, and Jennifer (our assistant). We've all been working in this particular niche and living in Winter Park for 10, 20, 30 years. We are hands-on with our clients.

As a bank, Cogent employees volunteer in the community. Cogent also participates in Community Reinvestment Act (CRA) activities to support community development.

What types of banking products would a new non-profit need to consider?

If you're just starting a non-profit, you'll need a checking and savings account, a check scanner, and wire transfers. It's also helpful to set up online and mobile banking with Bill pay and Cogent Connection. Finally, credit and debit cards help you make everyday purchases of supplies and more. We'll set you up with everything and show you how to use online, mobile banking, ACH, etc.

What are the biggest challenges your non-profit customers are dealing with?

In our experience, fraud is unfortunately one of the biggest challenges for non-profits. We know that many people who run non-profits have more than one job and may not be experienced in dealing with fraud. Whether it happens internally (from employees) or externally (scammers, cybersecurity threats), we are here to help you learn the signs of fraud and how to handle and avoid it. Positive Pay, for example, can help you detect and prevent check fraud. We will help you set it up. We also do things like accompany our clients to the police station to file a report. Whatever you need, we take the extra step beyond just handling a deposit.

Interview with Association Banking Expert

SEAN FRIEND

SVP, COMMERCIAL RELATIONSHIP MANAGER



Are you looking for an experienced banking partner for your community association? Our Association Banking team specializes in banking services and products for homeowners' associations, country clubs, and co-ops. For this blog, we sat down with Sean Friend, SVP, Commercial Relationship Manager to learn more about the association banking experience at Cogent Bank.

What kinds of associations do you partner with?

Community associations thrive in Florida, and Cogent Bank is proud to specialize in services that cater to them, from banking for homeowners' associations and condo associations to products for effective country club financial management.

We work with just about any type of Florida not-for-profit corporation. We can work with HOAs and Master Associations—whether they are self-managed or work with a management company, there's no size too small or community too complex.

For example, there are many golf communities in Southwest Florida. As each phase of homebuilding is completed, sub-associations are created. You can end up with five different HOAs in the same community, but there is still one master clubhouse, pool, and playground that everyone uses. We can assist all of them.

There are also nuances in the way associations bill and collect dues from homeowners, as well as with restaurants, pro shops, and other fee-generating businesses within country clubs. We have all the technology and partnerships to keep money moving.

Which accounts or products do you often suggest to associations that partner with you?

Each association needs to have an operating account for paying regular operating expenses such as landscaping, cable/Internet, insurance on the building, and other common elements. You also need to keep a reserve account (usually a Money Market or CD) to save for replacing aging items, as well as routine maintenance on roofs, pressure washing, repaving, etc.

All the associations we work with are concerned about FDIC insurance. Cogent Bank offers Insured Cash Sweep or ICS to provide additional FDIC insurance up to \$50 million.

Homeowners have to pay dues monthly or quarterly. Cogent Bank provides the technology needed to collect dues payments through an ACH facility and lockbox. We can also set you up with owner portals to collect dues using automated ACH or any card-based transactions.

If your association uses one of the community association management software's, we can tie into that with API or SFPT to automate some of the manual processes. Basically, we provide all the technology associations need to carry out regular tasks, save for the future, and safeguard homeowners' funds. Fraud is a big issue everywhere now, so we offer view-only online portals for board members to check accounts and make sure the management company isn't mismanaging funds.

Also, we offer our clients a remote desktop check scanner without additional cost. Many other banks either don't offer this benefit or only at a higher premium.

How can associations finance repairs and improvements?

We can provide loans for just about any need that an association has such as roofs, concrete, paver deck, car ports, railings, etc. Whether it's for repair, betterment, or reconstruction, associations create a cash flow within their budget either by increasing regular dues or by Special Assessment to pay that debt service. We then structure the loan around the assessment the association passes. We can also provide insurance premium financing in the event that your insurance premium increases unexpectedly. We always are available to work and meet with the management firm or board to make the loan application, approval, and closing process as consultative as possible.

How does Cogent help associations grow and manage their finances?

I teach continuing education to both licensed CAMs (Community Association Managers) and association board members. In addition to those educational lunches, industry events, seminars, and formal meetings, I spend a lot of time meeting with boards and management companies to strategize on how they can streamline processes.

There are also new requirements for condos in response to the 2021 condo collapse in Surfside. Condo buildings 25/30+ years old must have a structural inspection done by an engineer and then make any recommended repairs. These new laws will have a financial impact on both condo boards as well as their residents. Cogent Bank can help you plan and save for future improvements, as well as provide financing for repairs that need to happen now. We've also helped communities rebuild after Hurricane Ian with construction-to-perm loans and other financing that provides the difference between insurance premium, insurance shortfall, and uninsured items like landscaping.

Do you offer tools for reporting?

The technology we provide to our association clients comes with a lot of reporting capabilities and ease of access to data. That can make managing your association easier, more automated, and more streamlined.





Are you looking for a residential mortgage loan in Florida or elsewhere? With competitive rates for home purchase or refinance and attentive service from start to finish, partnering with Cogent Bank can take the guesswork and stress out of the mortgage lending process. For this blog, we sat down with Randy Butler, VP, Residential Production Support Manager, and Brandon Roth, EVP, Managing Director Residential Lending to learn more about the residential lending experience at Cogent Bank.

What kinds of mortgage loans and terms does Cogent offer?

We're a direct lender and direct underwriter. As such, we underwrite loans in-house and lend our money directly to the borrower. In addition, to Conventional loans, we are able to lend directly on all government programs as we have FHA, VA and USDA authorized underwriters on staff. We also offer jumbo loans to qualified buyers.

We offer a wide range of financing programs including fixed-rate and adjustable mortgages, construction-to-permanent loans, debt consolidation loans, renovation loans, and portfolio loans. We work to tailor the loan terms to each borrower's unique situation and needs, while at the same time providing the same great service, regardless of loan product, location, or loan size.

Does Cogent offer any products besides primary mortgages?

Cogent provides financing for second and vacations homes as we routinely work with people who have a home in Florida and one in another state. We also offer financing for investment properties, including up to 4-unit properties or a primary residence with an accessory dwelling unit (ADU) for rent.

How do you help clients find a mortgage loan?

Regardless of how a borrower comes to Cogent Bank, whether they are referred by friends and family or their realtor, or are already a bank customer, we offer full-service assistance during the mortgage application process. Our experienced Loan Originators understand that most borrowers aren't familiar with the nuances of obtaining a mortgage or the pros vs. cons of every home loan program. Our Loan Originators are here to listen to your needs and wishes, to answer your questions and ready to help educate you on the program details and navigate the loan process.

Some borrowers may not even realize they can qualify for a loan until they talk to one of our Loan Originators. For example, a first-time buyer with minimal resources for a down payment may qualify for a unique loan product. Understanding that the mortgage process is different for each borrower, Cogent Bank takes a personalized and full-service approach.

Do you participate in any homebuying assistance programs?

Cogent is an approved lender with Florida Housing Finance Corporation for all down payment assistance and loan programs at the state level.

How often do you communicate with clients regarding the status of their loan?

Your Cogent Bank Loan Originator will be the primary point of contact throughout the process and provide you updates every step of the way. In addition, while our online platform will notify you automatically of updates and documents needed, your Loan Originator is here to answer any questions and available by chat, email or text.

Do you offer pre-qualification or pre-approval?

Before you start shopping for a house, a Pre-Qualification is recommended at a minimum and Cogent Bank is here to help. Once you complete your initial application (minus property address), we will provide the application data along with your credit to an Automated Underwriting System (AUS) and issue a pre-qualification letter based on the findings. The benefit of getting pre-qualified is that it provides some strength to your housing search with both your buyer's agent and the seller.

Taking it one step further, you can select a full Pre-Approval, known as our Buyer Ready program. This involves submission and verification of all income and asset documentation and then a full credit underwriting. The benefit of getting Pre-Approved is that you have a conditional approval, subject to finding a property with clear title, an acceptable appraisal, and purchase agreement.

As we continue to build out our online platform, we will provide the opportunity for the borrower to adjust the pre-qualification amount to align with the terms of the offer (up to the pre-qualified amount). This could potentially further strengthen the borrower's negotiating position.

Are there any trends you're seeing in the current real estate market?

Today's real estate market can be tough for buyers, with rising interest rates and home prices being what they are. The landscape is especially hard for first-time buyers and those in the lower end of the housing market. Cogent's goal as a community bank is to help meet the needs of the entire community and to provide beneficial residential loan offerings in today's challenging environment.

In addition, Cogent is utilizing technology to make the mortgage process as painless as possible. We want to help you get a mortgage and close on your house as easily and efficiently as we can.





Do you need private jet ownership for your business travel? With subject matter expertise, competitive loan structures and personalized service throughout the process, partnering with Cogent Bank for aviation financing can help you find the right aircraft and financing solution for your specific needs. We become actively involved in the deal from the onset and try to be part of your team of experienced aviation professionals. Our goal is to help you have a great experience purchasing and using your new plane. We are always happy to share our expertise and help you think of things you haven't considered.

To learn more about aviation financing from Cogent Bank, we sat down with Jim Crowley, SVP Managing Director. Jim has deep experience in aviation financing, having previously run leasing companies and aviation financing for Key Bank, City National Bank of Florida, as well as starting the aviation lending platform for Guggenheim Partners.

How does aviation financing differ from other commercial loans?

One of the primary distinctions is whether the financed equipment is income-producing. In contrast to traditional income-producing equipment or real property, business aviation isn't income-producing equipment in the traditional sense of the word. However, a privately owned aircraft can be a business tool that you work on while flying or use to accept last-minute meetings with out-of-state clients. It truly does define the expression that time is money and time is the most important resource to our clientele. Another difference is whether the borrower is a business or an individual. With aviation financing, our clients tend to be high-net-worth or ultra-high-net-worth individuals, such as CEOs, Principals, Managing Partners, and Venture Capitalists, versus corporations. For taxes and other reasons, we generally recommend that they put the aircraft into a special purpose entity where they personally guarantee the obligation instead of having their company guarantee the obligation in most instances.

What is the typical timeline for financing an aircraft purchase?

The majority of our deals, about 90%, involve used airplanes with a useful life of approximately thirty plus years. While a finite number of new business jets (approximately 700 to 900) are sold every year, there are thousands of trades in the used market. There are more than 39,000 trades used business jets and turboprops in service globally. The United States represents 65% of that market.

The term sheet to funding process can be as short as 4 weeks or as long as 3 months, depending on where the client is in the acquisition process. For example, have you structured a LOI and completed a pre-purchase inspection of the aircraft?

An important early step is for the borrower to establish a special purpose entity or LLC to house the aircraft. Then we get the personal guarantee from the high-net-worth individual who owns that SPE. We focus on the client's liquidity, ability to service the debt, character, aviation history, and mission objectives for the asset. We are also keenly interested in our clients having strong and well-known third-party managers to care for the asset, assuming they do not have their own flight department.

When it comes to LTV, we lend anywhere from 70-85% of the airplane's purchase price. We make our own assessments of value—we have an asset manager who's been with us for a long time. The condition of the engines is critically important, as well as the pedigree—has the plane been in a hanger its whole lifetime or parked outside in tough climatic conditions? Our transactions tend to range from \$4-\$25 million and the loan is amortized depending on the quality of the asset, with balloon payments at the end of our base five-year term. All the aircraft we finance (mortgage first lien holder) are registered in the United States with the FAA.

What types of aircraft have you financed before?

We don't finance propeller/single-engine planes used primarily for personal use. Instead, we're in the business jet market, starting at \$2-\$3 million going to as high as \$75 million. Some of the most popular models we see are the Bombardier Global 6000, Gulfstream 550, Embraer Phenom 300 E, Dassault Falcon 2000, and Cesena CJ and Latitude series.

What separates Cogent Bank from other institutions that might offer aircraft financing?

Most of the other places I've worked at have been significantly larger than Cogent. Our more modest size has worked very well in our favor. We are an incredibly nimble organization with the capability to be creative and much more responsive than some of our larger competitors. Our aviation financing team gets so much support from everyone on the Cogent team—the entire company is truly dedicated to client support and always goes the extra mile to see that we have the best chance to succeed.

Do you offer personal aviation financing?

No, we only work with business leaders and there must be a business-specific reason why they're purchasing the plane. Often, our clients' personal and business lives are intertwined. For example, they may be flying to Europe for a sporting event in addition to a handful of mission critical meetings.

What advice would you offer to someone considering an aircraft purchase?

Approximately 10% of credit worthy wealth individuals in the United States are currently business aircraft owners. We are here to provide these first-time buyers with subject matter expertise and recommend legal, tax, and technical experts to support their acquisition and make it a very positive buying experience. Our aviation financing team views our role as consultative.



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