



# Crestmark Helps Businesses Seeking Credit Understand the Lending Process

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*Michigan-based non-traditional lender releases infographic on 5 Cs of being credit worthy.*

TROY, MICHIGAN, USA, June 23, 2015 /EINPresswire.com/ -- Before businesses apply for a loan, they can prepare for the process by understanding the criteria the lender uses to evaluate their credit worthiness. [Crestmark](#), a lender to businesses from a wide range of industries, seeks to empower its existing clients and prospective clients with information, and give them the confidence to seek funding to support their business goals. Crestmark developed an infographic on "[The 5 Cs of Credit](#)" to showcase the areas used by lenders to evaluate a business's loan application.

The easy-to-read infographic explains each of the five Cs: Capital, Condition, Capacity, Collateral and Character widely used by financial institutions to evaluate the credit worthiness of businesses applying for loans. This tool can help businesses determine if they are ready to apply for funding, and help them identify strengths and areas for improvement.

"Understanding the 5 Cs of credit puts you, the business owner, in a better position to approach a lender and receive a loan," said Crestmark First Vice President, Marketing and Communications Director Lisa Beattie. "We put together this infographic to educate and empower businesses embarking on this process."

To learn more about the fundamentals of credit and "The 5 Cs of Credit," visit <http://www.crestmark.com/resources/the-5-cs-of-credit-infographic/>.

Crestmark is an FDIC-insured bank that provides innovative financial solutions for businesses nationwide. Financing solutions include asset-based lending, accounts receivable financing, lines of credit, term loans, factoring, machinery/equipment financing and equipment leasing. Crestmark has extensive experience in helping many industries including transportation, manufacturing, staffing, petrochemical, government contractors, apparel/footwear/furniture distribution/manufacturing, hospitality/hotels, insurance agencies, and technology hardware/software. Headquartered in Michigan, with additional offices in California, Florida, Louisiana, Tennessee, New York, and Illinois; and representatives nationwide. [www.crestmark.com](http://www.crestmark.com)

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