

A Small Clinic Grows Up Fast With Plainscapital

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Background

Dr. Thomas Spurgat is the founder and co-owner of <u>Little Spurs</u>, a family of pediatric urgent care clinics in Texas.

Dr. Spurgat's relationship with PlainsCapital Bank dates back to 1992, and PlainsCapital has been the proud banking partner of Little Spurs clinics since 2006.

Problem

Little Spurs started as a single pediatric urgent care clinic in San Antonio back in 2006. As the clinic gained more patients, Dr. Spurgat knew the time was right to add new locations.

The cost of expansion combined with the normal seasonal fluctuations in patient visits (and therefore cash flow) created unique financial challenges for Little Spurs. Without the right financial assistance, Little Spurs would struggle to grow into the family of clinics that Dr. Spurgat envisioned

Solution

When you bank with PlainsCapital, you're more than just a number. Dr. Spurgat's close relationship with Connie Gilbert at PlainsCapital's San Antonio Stone Oak location provided the foundation for the financial assistance and personal guidance that Little Spurs needed.

Because Connie understood Dr. Spurgat's business, including the specific challenges Little Spurs faced when expanding, she was able to provide the loan that Dr. Spurgat needed to bridge the gap during a difficult time.

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Outcome

Dr. Spurgat's business has come a long way since those early growing pains. Little Spurs is now the largest group of pediatric urgent care clinics



in Texas (and second largest in the country), with eleven locations in San Antonio and one in Garland. Dr. Spurgat continues to do all of his personal and commercial banking with PlainsCapital.