

SIGNATURE BANK

Private Banking Services

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Member FDIC



*At Signature Bank
we recognize the
individual needs
of each client,
and have responded with
products and services
befitting the
high value we place
on each relationship.*

Welcome to SIGNATURE BANK

Thank you for giving us the opportunity to serve you! As you get to know us, we believe you will come to discover a refreshing approach to banking, with each individual receiving personalized treatment. We know you will appreciate that level of service. It's the very reason we chose the name "Signature"... because it conveys the uniqueness of each individual client.

Signature Bank is a full service bank, offering a complete selection of the products and services you would expect from a quality financial institution. Signature Bank makes it easy and attractive to conduct all of your financial business under one roof. With a diverse set of checking accounts and a wide array of savings plans, investment plans, flexible loans and lines of credit, we can address every aspect of your banking needs.

Of course the other half of any banking relationship is the staff who serves you. The officers and employees of Signature Bank are comprised of skilled, well-trained and helpful people.

Signature Bank has all the resources needed to help you manage your money. We look forward to serving you!



CHECKING ACCOUNTS

Signature Bank offers a checking account to fit your personal style and financial needs.

Signature Checking

This account offers special services and discounts to customers who maintain a minimum balance of \$5,000 or an average daily balance of \$10,000 or more.

- Unlimited check writing
- Tiered interest earned on daily collected balance
- Interest paid monthly
- Free personalized checks in a standard design
- Free debit card with no transaction charge if used at a *MoneyPass*® machine located on any bank premise
- Check images will be sent monthly
- No service charge for travelers checks and cashier's checks
- Combined monthly statement which includes checking, savings and time deposits
- Online banking with bill pay features
- Quicken and Quickbooks download capability

Personal Checking with Interest

- Maintain a minimum daily balance of \$500 or an average daily balance of \$1,000 during a statement cycle
- Unlimited check writing
- Interest earned on daily collected balance
- Interest paid monthly
- Free debit card with no transaction charge if used at a *MoneyPass*® machine

- located on any bank premise
- Check images will be sent monthly
- Combined monthly statement which includes checking, savings and time deposits.
- Online banking with bill pay features
- Quicken and Quickbooks download capability

Senior Checking

If you have achieved the age of 55, you will appreciate the many benefits of a Senior Checking account.

- No minimum balance requirement
- No monthly service charge
- Unlimited check writing
- Tiered interest earned on daily collected balance
- Interest paid monthly
- Free personalized checks in a standard design
- Free debit card with no transaction charge if used at a *MoneyPass*® machine located on any bank premise
- Check images will be sent monthly
- No service charge for travelers checks and cashier's checks
- Combined monthly statement which includes checking, savings and time deposits
- Online banking with bill pay features
- Quicken and Quickbooks download capability

Checking Accounts continued on page 4

Personal Checking

- No minimum balance required
- 15 free checks per month
- Free debit card with no transaction charge if used at an on-site *MoneyPass*® machine located on any bank premise
- Combined monthly statement which includes checking, savings and time deposits
- Online banking with bill pay features
- Quicken and Quickbooks download capability



SAVINGS ACCOUNTS

Whether saving for your dream home, a new car, college tuition, a vacation or retirement, a Signature Bank savings account can help you attain your short and long term goals.

Savings Account

- Interest is paid monthly
- Withdraw or transfer funds in any amount as needed
- Convenient telephone transfers
- Maintenance fee if average balance falls below \$50.00
- Three free withdrawals per month
- Online banking

Money Market Savings

- Opportunity to earn higher rates in a totally liquid savings account
- Competitive interest rates
- Tiered rates - higher balances earn higher rates
- Easy access including limited check writing and telephone transfers
- Maintenance fee if the daily balance falls below \$1,000 or a \$2,500 average balance
- Interest earned on daily collected balance, paid monthly
- Combined monthly statement when linked to a Signature Bank checking account
- Online banking
- May elect to have ATM card

INVESTMENTS

Time Deposits

Do you want to earn a greater interest rate by investing some of your savings for a fixed period of time? Then a Signature Bank Certificate of Deposit is for you.

- Interest rate determined by length of term selected
- Interest rate guaranteed through maturity of certificate
- Automatic renewal for the same term at prevailing rates
- Penalty for early withdrawal
- Online banking

Individual Retirement Account (IRAs)

You will want to set money aside for those years when you have time to enjoy the quality of life you have worked so hard to attain. Even if you are already an active participant in an employer-maintained retirement plan, you may still benefit from an individual retirement account. For your financial security, consider placing part of your nest egg in a safe, sound Signature Bank retirement account.

- No administrative fees
- Penalty for early withdrawal
- Online banking

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HEALTH SAVINGS ACCOUNTS (HSA)

What is a Health Savings Account?

A Health Savings Account (HSA) is, in effect, a trust or custodial account that helps you bridge the gap between out-of-pocket medical expenses and the amount covered by a High Deductible Health Plan (HDHP). It is a smart option for individuals who qualify and are covered under a HDHP.

- Contributions are fully deductible
- Earnings grow Tax Deferred
- Distributions for qualified medical expenses are TAX FREE.

LOANS

Personal and Vehicle Loans

At times, we all need extra money to obtain or achieve those things which make our lives more enjoyable and more comfortable. From auto loans to home mortgages, you can count on Signature Bank for flexible financing and affordable terms.

- Automatic loan repayment option

Home Equity Loans

Your home can be a source of financial opportunity through a secured equity loan from Signature Bank. You may need extra money for home improvements, college tuition or medical expenses. Whatever the reason, you will appreciate our flexible rates and terms.

- Home Equity Lines of Credit
- Home Equity Installment Loans

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Ready Reserve Line of Credit

A Signature Bank Ready Reserve Line of Credit is perfect for those times when you need a temporary loan, or to simply provide protection against overdrafts.

- An easy-to-use, open line of credit attached to your personal checking account
- Allows for a convenient, on-the-spot loan up to the approved credit limit
- Repayment through automatic monthly deductions from your checking account, or in full at any time

ADDITIONAL PRODUCTS & SERVICES

Debit Card

All the convenience of ATM access and all the buying power of a checkbook, in one versatile card.

- Use it as your cash card at any ATM
- Use it instead of your checkbook to make purchases wherever VISA® is accepted
- It's the same as cash: funds for purchases are drawn directly from your checking account
- Detailed record of all transactions on your account statement

Credit Cards - VISA® and MasterCard®

Signature Bank has a variety of credit card plans to fit your needs.

VISA® Gift Cards

Are convenient to purchase online or in the bank. The DeluxeCard™ VISA gift card is a quick purchase for you, and perfect for anyone on your gift list. It's welcome everywhere VISA debit cards are accepted

worldwide, which makes it the ideal gift. What's even better, they're available in single or large quantities. DeluxeCard prepaid cards can be purchased in dollar amounts from \$20 - \$500.

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