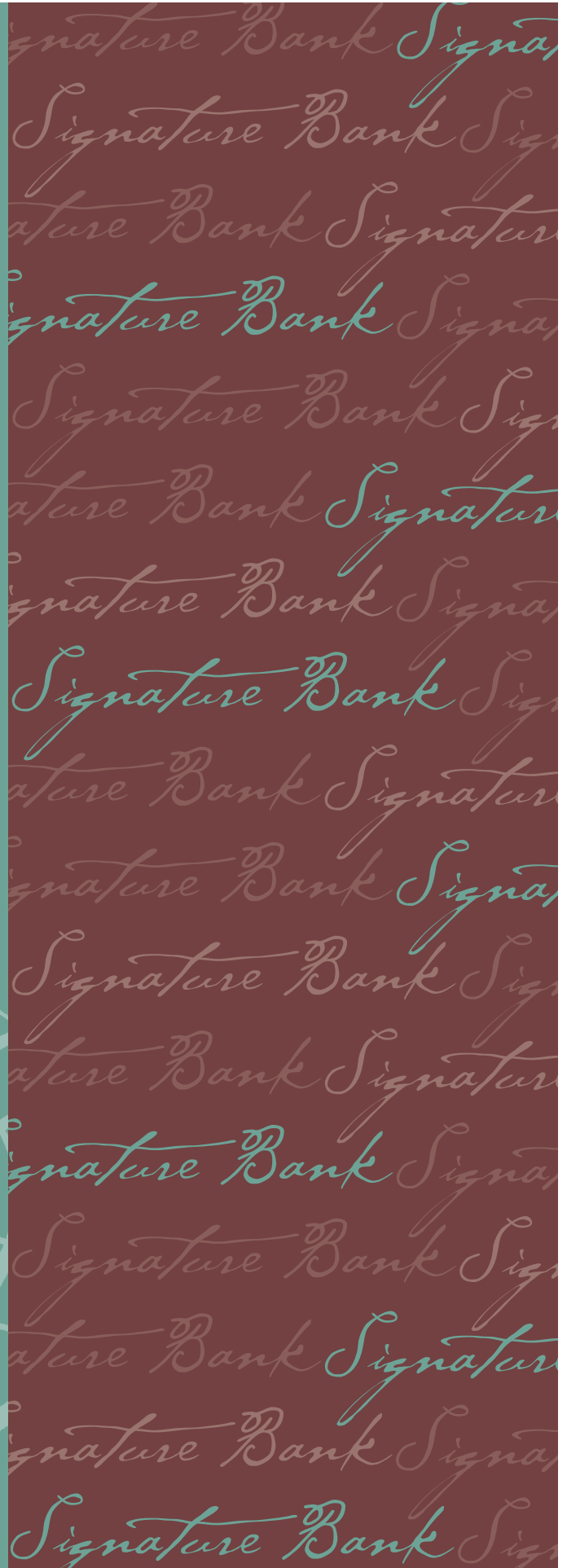


SIGNATURE BANK

Business
Banking
Services

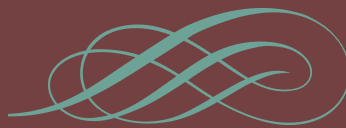


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Member FDIC



Signature Bank
recognizes the
individual needs
of each customer,
and responds with
products and services
befitting the
high value we place
on each relationship.



BUSINESS CHECKING

Whether your business is a sole proprietorship, a small business or a major corporation, Signature Bank has a solution for your business checking needs. A business checking account provides a record-based method for disbursing payments and tracking receipts.

Business Checking

This checking account appeals primarily to businesses that normally experience a high level of transaction activity through their checking account. The account does include a monthly service charge, but that charge is reduced each month by an earnings credit based on the monthly average collected balance.

Key Features

- Competitive earnings credit based on monthly average collected balance
- Unlimited check writing
- Debit card availability
- No minimum balance required
- Monthly service charge
- Wide complement of cash support services
- Easy-to-read monthly statement with images of all deposits and checks
- Online banking

Small Business Checking

This account is most suitable for small businesses that normally write a limited number of checks and make few deposits each month. The account does include a monthly maintenance fee, (unless an average balance is maintained).

Key Features

- There is a nominal fee if the account activity exceeds more than 25 withdrawals and/or, 25 deposited items
- Easy-to-read monthly statement with images of all deposits and checks
- Debit card availability
- Online banking

Business Checking with Interest

This account is similar to Business Checking, except balances in the account earn interest that is credited directly to the account each month. This account is designed for Sole Proprietorships, Trusts and Non-Profit Organizations.

Key Features

- Interest earned on daily collected balances and paid monthly
- No minimum balance required
- Monthly service charge
- Easy-to-read monthly statement with images of all deposits and checks
- Debit card availability
- Online banking



Community Checking

This checking account is designed to accommodate the needs of various community groups and non-profit organizations, who have limited deposits and withdrawals each month.

Key Features

- No minimum balance required
- No monthly maintenance fee
- Fees applied for deposits, withdrawals and deposited items (if more than 20 of each during the month)
- Online banking

ADDITIONAL INFORMATION FOR BUSINESS CHECKING CUSTOMERS

Statements

Monthly statements of activity on business checking accounts are produced as of the last day of the month. Statements are prepared and mailed by the fifth business day of the month.

Service Charge Examples

Business and Small Business checking accounts are assessed a service charge based on types of account activity throughout the month. An earnings credit is calculated on the monthly average collected balance. Uncollected funds are the portion of your deposits not yet collected by Signature Bank. The use of these funds for payment of other debts will incur an uncollected funds usage fee. Currently, the fee is the Base Rate plus 4%. If the earnings credit for the period is sufficient to offset the activity charges, no service charge will be assessed. The earnings credit rate may change each month to reflect the current value of money.

Business Checking with Interest accounts are assessed a service charge based on types of account activity throughout the month. Interest is earned on the daily collected balance and paid monthly.

Earnings Credit Calculation

Daily average Ledger Balance.....	\$40,000
Less Daily Average Float.....	(9,000)
Average Collected Balance.....	31,000
Less Reserve Requirement (10%).....	(3,100)
Average Investable Balance.....	27,900
Earnings Credit Rate.....	x 2.10%
<i>divided by 365 times 30</i>	
Earnings Credit.....	\$48.16

Example #1	
Account Maintenance Fee.....	\$18.00
Debits (50 @ \$.15).....	7.50
Deposits (15 @ \$.40).....	6.00
FDIC Insurance.....	3.35
On Us Items Deposited (60 @ \$.09).....	5.40
Transit Items Deposited (60 @ \$.13).....	7.80
Gross Service Charge.....	\$48.05
Less Earnings Credit.....	(48.16)
Net Service Charge.....	NONE

Example #2	
Account Maintenance Fee.....	\$18.00
Debits (50 @ \$.15).....	7.50
Deposits (15 @ \$.40).....	6.00
FDIC Insurance.....	3.35
On Us Items Deposited (80 @ \$.09).....	7.20
Transit Items Deposited (80 @ \$.13).....	10.40
Wire Transfers Outgoing (1 @ \$15.00).....	15.00
Wire Transfers Incoming (1 @ \$10.00).....	10.00
Stop Payment (1 @ \$24.00).....	24.00
Gross Service Charge.....	101.45
Less Earnings Credit.....	(48.16)
Net Service Charge.....	\$53.29

BUSINESS SAVINGS

Signature Bank offers a variety of savings opportunities for business customers: Money Market Accounts, Time Deposits and Savings Accounts.

Savings Accounts

Key Features

- 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

*Business Money Market Accounts**

Key Features

- Competitive interest rates**
- Total liquidity - withdraw at any time without penalty
- Easy access including limited check writing and telephone transfers
- FDIC insured up to total deposit balances of \$100,000

** Please note account analysis is provided on the Business Money Market Account. For a list of service charges, please see the Signature Bank Fee Schedule.*

***This is a tiered rate account and rates for each tier will be set periodically each month.*

Time Deposits

Key Features

- Minimum deposit as low as \$2,500
- Choose the term and interest rate best for your objectives
- Penalty for early withdrawal

Health Savings Accounts (HSA)

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.

Key Features

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

BUSINESS LOANS

A key component of a "bank for business" is its involvement with the business community and its ability to offer support, advice and capital to meet a variety of borrowing needs. We're that kind of bank. Our commitment to helping businesses grow is integral to our current and future success.

Business Loan Services

- Revolving working capital lines of credit
- Term loans to purchase equipment or other assets
- Commercial real estate purchases and rehabilitation loans
- Land development loans
- Community development loans
- Letters of credit - standby and international
- Ready Reserve

SBA Loans

At Signature Bank we have lenders experienced with the Small Business Administration (SBA) which results in quicker responses to loan applications. SBA loans have certain restrictions and guidelines for qualification. Loans available through the SBA include:

- Government Guaranteed 7A Loans – These loans are provided for the purchase of inventory, equipment or other assets along with working capital. Typically these loans are used to purchase or expand a business or to purchase or renovate facilities.
- Express Loans – Aptly named because the application process is relatively simple. These loans are provided in amounts of \$350,000 or less and are typically used by small or start-up companies needing to purchase inventory or equipment or who are in need of additional working capital.
- 504 Development Loans – These loans generally require a 10% down payment, and are used for long-term real estate purchases, leasehold improvements or for equipment financing. You benefit by long-term, fixed-rate financing.

Applying For A Business Loan

Before applying for a business loan, you will want to be able to supply your business banker with certain information. Generally you should be prepared to supply your business plan, recent operating financial statements, previous year-end financial statements and tax returns, a personal financial statement and any relevant information about your future plans and loan needs.

CASH MANAGEMENT SERVICES

Signature Bank offers a variety of products and services designed to assist business customers in managing cash inflow and outflow more effectively.

Signature Online Cash Management

Log onto www.signaturebankonline.com to choose from a broad range of options, based on how you want information provided to you. Some of the available options are:

- Balances - current and previous day
- Debits and credits - current and previous day
- Lockbox totals
- Zero Balance Account (ZBA)
- Paid-check information
- Extended history reports
- Transaction initiation of stop payments and wire transfers
- Automated Clearing House (ACH) allows you to build and execute ACH transactions

Lockbox Service

With our lockbox service, checks for deposit are received and deposited by Signature Bank directly. A daily report is generated detailing each day's deposit activity and provided to you by mail, fax or electronic data file.

Key benefits:

- Tighter audit controls
- More efficient processing of deposits
- Increased staff productivity

Zero Balance Account

A Zero Balance Account (ZBA) gives you maximum cash control by providing you with one master account at Signature Bank. This allows you to deposit and maintain funds in only one main account. When needed, funds are "swept" from the main account to other accounts to cover payroll or other special account purposes.

Key benefits:

- Maximizes cash control
- Eliminates excess balance needs
- Reduces operating expenses
- Monitors only one account balance

ON-SITE TELLER

Access your Money Faster and Save Time

Now you can capture the image of checks, money orders and cashier's checks, then transfer them electronically from your place of business directly into your Signature Bank checking account. This simple, but secure, check processing system is as easy as working with credit cards. It also saves time by avoiding the frequent trips to the bank and filling out deposit slips by hand.

AUTOMATED CLEARING HOUSE

Signature Bank provides increased security, while reducing paperwork and time, by using electronic payment and collection processes through the Automated Clearing House (ACH) system.

ACH Direct Payment Services

- Secure and convenient payments
- Payroll direct deposit
- Expense reimbursement direct deposit
- Vendor payments
- Tax payments

EDI Transmissions

EDI (Electronic Data Interchange) is the exchange of business information in standardized electronic formats. This "electronic" exchange of information is an efficient way for companies to do business with each other.

Using EDI, buyers can communicate with sellers without speaking over the telephone or exchanging paper documents in the mail. Information (i.e.: purchase orders, remittance payments information, etc.) is exchanged "electronically" in a structured common format. As a result, the information can be exchanged efficiently and cost-effectively.

ACH Collection Services

Routine and regular amounts can be easily collected from customers, such as:

- Monthly membership fees
- Condo or association dues
- Subscription, tuition or pledge payments
- Monthly billings

OTHER BUSINESS SERVICES

Debit Cards

If needed, Signature Bank debit cards are available in conjunction with your business checking account. With this card, you can make deposits to your business account 24 hours a day at designated ATM machines throughout the Money Pass Network. You can also make purchases from any merchant that accepts VISA. The purchase will be automatically deducted from your business checking account.

VISA® Credit Card for Business

Signature Bank offers Elan VISA credit cards for business use. Several kinds of cards are available. The two most popular cards are as follows:

Elan Business Travel Card - Exceptional travel benefits including double points on travel and lodging and unrestricted travel with no blackout dates or seat restrictions. Earn one point per net purchase dollar charged. No limit to the points earned each month.

Elan Platinum Business Rewards Card - This card offers your choice of rewards - merchandise, certificates, cash and travel options. Earn one point per net purchase dollar charged. No limit to the points earned each month.

Merchant Credit Card Program

Signature Bank offers merchants the opportunity to increase cash flow by redeeming funds for credit card purchases. The merchants pay a fee for each credit card purchase processed. In exchange, they get immediate use of the funds.

VISA® Gift Cards

Now corporations and small businesses can order VISA Gift cards from our website or at our office in large quantities for use as rewards and incentives. 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.