

## Business Checking

### Business Checking Account Comparison

Account Type	Opening Deposit	Monthly Service Charge	# of Transactions per Month	Visa Debit Card	Interest Bearing
Free Small Business Checking	\$100	None	250	Yes	No
Commercial Checking Plus	\$100	None when minimum balances are maintained	Unlimited	Yes	No
Business Interest Checking	\$100	None when minimum balances are maintained	Unlimited	Yes	Yes

### Free Small Business Checking

- No minimum balance required
- No monthly transaction fee
- Free Business Visa Debit Card
- Free Online & Mobile Banking
- Free Personal Checking (including employees)

### Commercial Checking Plus

- Minimum daily balance of \$5,000.00 in the Commercial Checking Plus account or \$15,000 in combined daily balances in a linked Business Money Market account to avoid \$15 monthly service charge.
- No monthly transaction fee
- Free Business Visa Debit Card
- Free Online & Mobile Banking
- Free Personal Checking (including employees)

### Business Interest Checking (available for Non-Profit and DBA's)

- Minimum daily balance of \$1,000 to avoid \$10 monthly service charge.
- Tiered rates of interest
- Interest is compounded daily and credited monthly
- No monthly transaction fee
- Free Business Visa Debit Card
- Free Online & Mobile Banking
- Free Personal Checking (including employees)

## Prime Vault Checking

- Opening deposit of \$25
- Minimum daily balance of \$500 in the Prime Vault Checking to avoid \$10 monthly service charge.
- No monthly maintenance fee
- No Direct Deposit required
- Unlimited check writing
- Free Online & Mobile Banking
- No fee by ESB for using another bank's ATM
- Fee waived 5x5 Safe Deposit Box at our Hylan Blvd Banking Center while supplies last.

## Business Money Market

- Minimum daily balance of \$2,500 to avoid \$15 monthly service charge.
- Monthly statements
- Tiered rates of interest
- Interest is compounded daily and credited monthly

## Business Savings

- Minimum opening deposit of \$100
- Minimum daily balance of \$1,000 required to avoid \$10 monthly service charge.
- Monthly statements
- Free Business Visa Debit card
- No Fee by ESB for using another bank's ATM
- Tiered rates of interest
- Interest is compounded daily and credited monthly

## Empire Builder Savings

- Minimum daily balance of \$5,000 required to avoid \$15 monthly service charge
- Monthly statements
- Free Visa Debit Card
- No Fee by ESB for using another bank's ATM
- Tiered rates of interest
- Interest is compounded daily and credited monthly

## Premier Savings



We Take Your Business Personally



FDIC-Insured - Backed by the full faith and credit of the U.S. Government

- Minimum daily balance of \$25,000 required to avoid \$15 monthly service charge
- Monthly statements
- Free Visa Debit Card
- No Fee by ESB for using another bank’s ATM
- Tiered rates of interest
- Interest is compounded daily and credited monthly

## Legacy Savings

- Minimum daily balance of \$25,000 required to avoid \$15 monthly service charge
- Monthly statements
- Free Visa Debit Card
- No Fee by ESB for using another bank’s ATM
- Tiered rates of interest
- Interest is compounded daily and credited monthly

## e-ADVANTAGE ACCOUNTS

Account Type	Minimum Daily Balance to Earn Interest	Tiered Rate	Minimum Balance to Open Account	Monthly Service Charge	To Qualify for Product
e- Savings Advantage	\$2500.00	\$0.00 to \$2499.99 \$2500.00	\$100	None	Must open e-Checking Advantage, opt in to e-statement. Enrollment in online banking is required.
e-Checking Advantage	\$0.00	Non- Interest-Bearing Account	\$25	None	Must opt in to e-statement. Enrollment in online banking is required.

## Certificate of Deposit Accounts

- Maturities range from 3 months to 5 years
- Minimum balance to open an account is \$1,000
- Interest is compounded daily and credited monthly
- Interest can be credited to the CD account, transferred to a statement savings, checking or mailed.
- A penalty may be imposed for withdrawals before maturity

## **EDGE Concierge Business Banking**

Elevate your business experience with EDGE Concierge Business Banking, an exclusive program designed to offer your business more. EDGE is a suite of financial tools, services, and dedicated support all in one place. Whether strategizing for that envisioned expansion or ensuring your financial foundation for future growth, our dedicated EDGE Business Team provides tailored solutions.

## **Business Loans**

At Empire State Bank we have the personnel and experience to meet all your business financing needs. Our loan products are focused on giving your business the funds it needs to support growth and expansion while providing stability for your cash flow. Our representatives are knowledgeable about the local marketplace and take the time to understand your particular needs. Together you can select a product that fits your business needs. So, you'll not only deal with someone who is familiar with the area, you'll also receive prompt attention.

## **WAYS WE CAN HELP**

### **SBA Loans**

The SBA Program provides certain advantages over traditional loans such as less money down and longer amortization terms. Can be a great solution for small businesses that wish to fund start up and growth through equipment, plant and real estate purchases as well as provide additional working capital and more.

### **Commercial Term Loans**

Our competitive rates and product will assist the established business with the financing it needs to meet your goals.

### **Secured Lines of Credit**

A secured line of credit will help an established business leverage its existing assets to provide the working capital it needs to fund recurring cash flow needs as well as growth.

### **Commercial Letters of Credit**

An Empire Letter of Credit will assist your business in facilitating its business transactions where a letter of credit is required.

### **Commercial Real Estate Loans**



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Empire State Bank's commercial real estate program offers competitive products and rates to support your financing needs.

## **BUSINESS SERVICES AND SOLUTIONS**

### **Remote Deposit Service**

Checks are deposited electronically from your office, eliminating time-consuming trips to the bank. Available to qualified accounts.

### **Escrow Management Services**

Escrow Management Services is designed for individuals or organizations that act as escrow agents for their clients, including:

- Attorneys who handle trust funds, including IOLA
- Property managers who handle security deposits
- Title companies who handle escrow deposits
- Real estate companies who handle earnest money
- Funeral Homes that establish burial accounts

### **Cash Management Services**

Cash Management offers business customers a convenient and cost-effective way to manage their finances through the use of Internet Banking.

### **Night Depository**

Located at each branch, night depositories provide convenience and overnight security for your deposits 24 hours a day, seven days a week.

### **Visa Business Debit Card**

Give your business the flexibility to access their business checking account anytime, from anywhere. All transactions are deducted from your ESB Checking account and detailed on your statement for easy record keeping.

### **Wire Transfers**

Business can initiate domestic and foreign wire transfers.

## QuickBooks/Quicken

### Personal Checking

#### Personal Account Comparison

Account Type	Opening Deposit	Monthly Service Charge	# of Transactions Per Month	Visa Debit Card	Interest Bearing
Free Personal Checking	\$25.00	None	Unlimited	Yes	No
VIP Interest Checking	\$100.00	None when minimum balances are maintained	Unlimited	Yes	Yes, with tiered rates

### Free Personal Checking

- No minimum balance required
- No monthly maintenance fee
- No Direct Deposit required
- Unlimited check writing
- Unlimited number of withdrawals during the period cycle without incurring any additional charge
- Free Online & Mobile Banking
- Free Visa Debit Card
- No fee by ESB for using another bank’s ATM

### VIP Interest Checking

- Minimum daily balance of \$1,000 in the VIP Interest Checking or \$3,000 in combined daily balances in eligible savings or money market accounts to avoid \$10 monthly service charge.
- Unlimited check writing
- Free checks (or \$5.00 credit on any style)
- Free Counter/Cashier Checks
- Free Online & Mobile Banking
- Free Visa Debit Card
- No fee by ESB for using another bank’s ATM
- Tiered rates of interest
- Interest is compounded daily and credited monthly

## Money Market

- Minimum daily balance of \$2,500 to avoid \$15 monthly service charge
- Monthly Statements
- Free Visa Debit Card
- No minimum transaction amount
- Tiered rates of interest
- Interest is compounded daily and credited monthly

### e-ADVANTAGE ACCOUNTS

Account Type	Minimum Daily Balance to Earn Interest	Tiered Rate	Minimum Balance to Open Account	Monthly Service Charge	To Qualify for Product
e- Savings Advantage	\$2500.00	\$0.00 to \$2499.99 \$2500.00	\$100	None	Must open e-Checking Advantage, opt in to e-statement. Enrollment in online banking is required.
e-Checking Advantage	\$0.00	Non- Interest-Bearing Account	\$25	None	Must opt in to e-statement. Enrollment in online banking is required.

## Prime Vault Checking

- Opening deposit of \$25
- Minimum daily balance of \$500 in the Prime Vault Checking to avoid \$10 monthly service charge.
- No monthly maintenance fee
- No Direct Deposit required
- Unlimited check writing
- Free Online & Mobile Banking
- Free Visa Debit Card
- No fee by ESB for using another bank's ATM
- Fee waived 5x5 Safe Deposit Box at our Hylan Blvd Banking Center while supplies last.

## Personal Savings

## Personal Savings Comparison

Account Type	Opening Deposit	Monthly Service Charge	Visa Debit Card	Interest Bearing
Empire Builder Savings	\$5,000.00	None when \$5,000 daily balance is maintained	Yes	Yes, with tiered rates
Statement Savings	\$100.00	None when \$500 daily balance is maintained	Yes	Yes, with tiered rates
Minor Statement Savings	\$10.00	None	No	Yes, with tiered rates
Money Market	\$2,500.00	None when \$2,500 daily balance is maintained	Yes	Yes, with tiered rates

### Empire Builder Savings

- Minimum daily balance of \$5,000 required to avoid \$15 monthly service charge
- Monthly statements
- Free Visa Debit Card
- No Fee by ESB for using another bank's ATM
- Tiered rates of interest
- Interest is compounded daily and credited monthly

### Statement Savings

- Minimum daily balance of \$500 required to avoid \$5 monthly service charge
- Monthly statements
- Free Visa Debit Card
- No Fee by ESB for using another bank's ATM
- Tiered rates of interest
- Interest is compounded daily and credited monthly

### Minor Statement Savings

- No minimum balance and no monthly fee
- Only \$10 to open
- Monthly statements
- Tiered rates of interest
- Interest is compounded daily and credited monthly

## Premier Savings

- Minimum daily balance of \$25,000 required to avoid \$15 monthly service charge
- Monthly statements
- Free Visa Debit Card
- No Fee by ESB for using another bank's ATM
- Tiered rates of interest
- Interest is compounded daily and credited monthly

## Legacy Savings

- Minimum daily balance of \$25,000 required to avoid \$15 monthly service charge
- Monthly statements
- Free Visa Debit Card
- No Fee by ESB for using another bank's ATM
- Tiered rates of interest
- Interest is compounded daily and credited monthly

## CERTIFICATE OF DEPOSIT ACCOUNTS (CDs) & INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

Empire State Bank Certificate of Deposit and IRA accounts are a safe and secure way to earn a higher return on your investment. Highly competitive interest rates/annual percentage yields make Empire State Bank Certificate of Deposit and IRA accounts a wise investment.

### Certificate of Deposit Accounts

- Maturities range from 3 months to 5 years
- Minimum balance to open an account is \$1,000
- Interest is compounded daily and credited monthly
- Interest can be credited to the CD account, transferred to a statement savings, checking or mailed.
- A penalty may be imposed for withdrawals before maturity

### Individual Retirement Accounts

#### Traditional IRA

A Traditional IRA is a deductible personal savings plan that can be used to build a substantial retirement fund with deferred taxes on both principal and interest.



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IRA contributions may drop your taxable income into a lower tax bracket, reducing your taxes even more. Only earned income is eligible for an IRA.

## Roth IRA

The Roth IRA is a nondeductible IRA that offers tax-free distributions. Tax-free earnings allow you to grow your savings at a faster pace than taxable investments. But, the best part about this investment product is that it offers tax-free distributions for qualified reasons. That means the money you withdraw doesn't have to be included at tax time.

- Maturities range from 3 months to 5 years
- Minimum balance to open an account is \$1,000
- Interest is compounded daily and credited monthly
- Interest can be credited to the CD account, transferred to a statement savings, checking or mailed.
- A penalty may be imposed for withdrawals before maturity

## PERSONAL SERVICES AND SOLUTIONS

### Visa Debit Card

Enjoy the convenience of shopping with an Empire State Bank VISA Debit Card. No more check writing or need to carry cash. Use your Visa Debit card in stores and online for making purchases and use at ATM's to get cash.

### Digital Wallet

Enhanced Card Management Options in the Empire State Bank Mobile Banking App. These new features provide you with greater control, convenience, and security in managing your debit cards right from your mobile device.

### Online & Mobile Banking

#### Online Banking

Enjoy the convenience of banking 24/7 with Empire State Bank's Online Banking. Check account balances and transaction history, transfer funds, and pay bills.

#### Mobile Banking

Enjoy the convenience of banking 24/7 with Empire State Bank's Mobile Banking. Check account balances and transaction history, transfer funds, pay bills, and deposit checks.

## **Direct Deposit**

Reduce unnecessary trips to the bank. Arrange for free direct deposit of payroll, Social Security or other regular income payments to your account. Our service representatives will gladly assist you, just contact your nearest branch office.

## **Automatic Loan Payments**

Save time, postage and possible late charges by automatically transferring payments to your ESB loan.

## **Automatic Transfer**

Transfer funds automatically from your checking to savings or money market, weekly, bi-weekly or monthly. What a great way to maximize your earnings.