



SIGNATURE BANK®

An Introduction to Signature Bank for Clients of



PrestigePEOSM

April 2021



Member
FDIC

700608-0321

A Client-First Culture

Working with Signature Bank will provide your organization with opportunities to substantially reduce banking costs and increase efficiencies. We are singularly focused on serving the financial needs of privately-owned businesses and their senior management.

- **Financial Strength & Safety:** Signature Bank is consistently recognized by U.S. and international media as one of America's best banks. With capital ratios significantly above FDIC minimum requirements, we provide our clients with dependable deposit protection.
- **Exceptional Service:** Signature Bank's single-point-of-contact relationship model delivers outstanding financial care from a dedicated Private Client Group.
- **Skilled Banking Professionals:** Decades of experience and long tenures at Signature enable our bankers to be efficient and effective in serving client needs.
- **Quick Decision Making:** Signature Bank's Group Directors have a high level of empowerment and direct access to executive management.
- **A Robust Array of Products & Services:** Your Business and Personal Banking needs can all be fulfilled via your Private Client Group.
- **Reduced Banking Costs:** Enjoy high earning credit rates and relationship-based money market account rates.

Best Banks in America
11TH CONSECUTIVE YEAR
FORBES 2011-2021

Company of the Year
BANKING & FINANCIAL SERVICES
THE AMERICAN BUSINESS AWARDS 2017

Best Commercial Bank
IN THE UNITED STATES
INTERNATIONAL BANKER 2017

Top 2 Best
BUSINESS BANK
PRIVATE BANKING
ATTORNEY ESCROW SERVICES
THE NATIONAL LAW JOURNAL 2021

#1 Best
BUSINESS BANK
PRIVATE BANK
ATTORNEY ESCROW SERVICES PROVIDER
NEW YORK LAW JOURNAL 2020



At A Glance

- **\$73.89** billion in assets (ranking the Bank among the top 1 percent of commercial banks in the U.S., based on assets, according to FDIC Statistics on Depository Institutions.)
- **\$63.32** billion in deposits
- **\$48.83** billion in loans
- **\$5.83** billion in equity capital
- **\$4.80** billion in other assets under management



TOP 25
**America's Largest Banks with
the Most Assets & Deposits***

Source: S & P Global Market Intelligence,
as of December 31, 2020

Excludes foreign-owned U.S. bank subsidiaries and other
deposit-taking non-branch companies such as broker/
dealers, credit card companies, insurers and processors.

All financial information as of December 31, 2020



SIGNATURE BANK®

A Robust Array of Products & Services



Business Deposit Accounts

- Checking Accounts
- Money Market Accounts
- Sweep, Zero Balance, & Target Balance Accounts
- Attorney Escrow Accounts

Internet Banking, Information Reporting & Mobile Deposit

Business Finance

- Commercial & Industrial Lending
- Commercial Real Estate Lending
- Asset Based Lending
- Equipment Financing & Leasing
- Finance For Government & Not-For-Profits
- Global Trade Services

Cash Management Services

- ACH Credit Origination / Direct Deposit
- ACH Debit Origination
- Wire Transfers
- Fraud Detection
- Account Reconciliation
- Coin & Currency Processing
- Remote Deposit Capture
- Remote Official Check
- Lockbox Services
- Merchant Services
- Foreign Exchange

Signet™ Real Time Payment Platform

Personal Banking Services

Financial Advisory Services*

*Financial Advisory Services are offered through Signature Securities Group, member FINRA/SIPC, a registered broker-dealer, registered investment adviser and licensed insurance agency. Signature Securities Group is a wholly owned, non-bank subsidiary of Signature Bank. Investments and insurance products are offered through Signature Securities Group and: ARE NOT INSURED BY THE FDIC OR ANY FEDERAL AGENCY - HAVE NO BANK GUARANTEE - MAY LOSE VALUE



Business Deposit Accounts



Signature Bank offers a choice of business checking and money market accounts to provide the banking services you need, the way you need them, through a single point of contact.

- Checking Accounts
- Money Market Accounts
- Sweep, Zero Balance, & Target Balance Accounts
- Attorney Escrow Accounts

Interest Opportunities & Reduced Banking Costs

- Relationship-based Money Market Rates.
- An industry-leading earnings credit rate (ECR) of .75% is applied to accumulated service fees, based upon analysis of specific client financial activity.*
- No FDIC insurance fees will be passed on to your organization.
- No charges will be incurred for incoming wires.

*ECR is subject to change without notice.



Internet Banking, Information Reporting & Mobile Banking



Signature Internet Banking (SIB)

Signature Internet Banking features robust functionality within a secure framework. Services and capabilities include:

- Multi-user management and entitlement controls, with the ability to set transaction limits and allow dual control.
- Real-time transactions, balances and internal account-to-account transfers (including one-to-many and many-to-one).
- Real-time incoming wire reports.
- Eighteen-month transaction history and statement history reporting.
- Checks and deposit item images viewable online with up to 7 years of history.
- Customizable alerts (automatic email and text alerts upon request).
- Payment options including bill payment, ACH and wire transfers.
- Stop payments of a single item or a range of items.
- A variety of reporting options delivered in multiple formats, including CSV, PDF, BAI2, Quicken, Quickbooks, MSMoney and custom file reports.

E-Statements Monthly statements are available in PDF or CSV file formats through Signature Internet Banking. E-Statements can also be delivered via SFTP (Secure File Transfer Protocol).

Signature Mobile Banking (SMB)

Signature Mobile Banking offers intuitive, convenient account access to clients who are already utilizing Signature Internet Banking. Inquiry services include account balances and account history requests. Transaction-based services include bill payment, account-to-account transfers, and mobile check deposit.



Commercial Lending



Signature Bank takes a flexible and practical approach to commercial lending that begins with a conversation between you and one of our dedicated lending officers or specialty finance teams. Our lending representatives listen carefully to your circumstances and product needs, and immediately assess our ability to assist your business. This individually tailored approach ensures that an efficient solution is reached quickly.

■ Commercial & Industrial Lending

- ▶ *Working Capital Lines of Credit*
- ▶ *Term Loans for Business Assets*

■ Commercial Real Estate Lending

- ▶ *Multi-family Residential*
- ▶ *Office, Retail, & Industrial Working*
- ▶ *Capital Lines of Credit*

■ Asset Based Lending

- ▶ *Revolving Lines of Credit*
- ▶ *Term Loans*

■ Equipment Finance & Leasing

- ▶ *True Leases*
- ▶ *“TRAC” Leases*
- ▶ *Capital Leases*

■ Finance for Government & Not-for-Profit Organizations

■ Global Trade Services

- ▶ *Letters of Credit for import and export*
- ▶ *Documentary Collections*



Exceptional Bankers in Great Locations



Signature Bank's Financial Centers are located throughout the New York City metropolitan area, Connecticut, California and North Carolina. We find exceptional bankers and put them in the right locations so they can best serve their clients, either from their office or at their client's place of business.

California

Northern CA

- 201 Mission Street, San Francisco

Southern CA

- 9665 Wilshire Boulevard, Beverly Hills
- 100 Bayview Circle, Newport Beach
- 3257 East Guasti Road, Ontario
- 21255 Burbank Blvd, Woodland Hills

Connecticut

- 75 Holly Hill Lane, Greenwich

North Carolina

- 121 West Trade Street, Charlotte
- 110 Corcoran Street, Durham

New York

Manhattan

- 565 Fifth Avenue (at 46th St.)
- 950 Third Avenue (at 57th St.)
- 485 Madison Avenue (at 52nd St.)

- 261 Madison Avenue (at 39th St.)
- 111 Broadway (at Thames St.)
- 200 Park Avenue South (at 17th St.)
- 1020 Madison Avenue (at 78th St.)
- 50 West 57th Street (at 6th Ave.)
- 1400 Broadway (at 38th St.)

Brooklyn

- 97 Broadway, Williamsburg
- 26 Court Street, Downtown
- 6321 New Utrecht Avenue, Borough Park
- 9003 Third Avenue, Bay Ridge

Staten Island

- 2066 Hylan Boulevard
- 1688 Victory Boulevard

Queens

- 36-36 33rd Street, Long Island City
- 78-27 37th Avenue, Jackson Heights
- 89-36 Sutphin Boulevard, Jamaica
- 118-35 Queens Boulevard, Forest Hills

Bronx

- 421 Hunts Point Avenue

Westchester

- 1C Quaker Ridge Road, New Rochelle
- 360 Hamilton Avenue, White Plains

Long Island/ Nassau & Suffolk Counties

- 900 Stewart Avenue, Garden City
- 53 North Park Avenue, Rockville Centre
- 68 South Service Road, Melville
- 40 Cuttermill Road, Great Neck
- 923 Broadway, Woodmere
- 100 Jericho Quadrangle, Jericho
- 360 Motor Parkway, Hauppauge

