

ANNOUNCING ... ATTORNEY'S ADVANTAGE

**DOING BUSINESS WITH EMPIRE STATE BANK
JUST GOT MORE REWARDING!**

GAIN THE ADVANTAGE

SPECIAL CHECKING ACCOUNTS

SPECIAL WAYS TO SAVE YOU MORE

PERSONAL AND BUSINESS OPTIONS

BENEFITS FOR BIG AND SMALL BUSINESSES

SPECIAL EMPLOYEE BENEFITS

SPECIAL CLIENT BENEFITS

GAIN BUSINESS DISCOUNTS

DISCOVER GREAT BANKING

- Great options
- Great savings
- Great benefits
- Greater flexibility
- Great opportunities for you and your employees

Mortgage Hotline
1-877-413-6557

24/7 Telephone Banking
1-877-350-5702

Web Site
www.esbna.com
Member FDIC

Empire State Bank can manage your escrow account with ease, while you simplify your record keeping! But, that's not all. Because as a IOLA Attorney, your firm will also be eligible for a variety of exclusive added benefits and privileges.

It Begins with You...

Your *Attorney's Advantage* starts with a variety of special personal banking benefits -

- Free personal Checking (including employees).
- Pre-approved Overdraft Protection.
- Pre-approved personal borrowing at preferred rates.
- FREE first order of checks (including employees).
- Assigned a personal banking officer.
- Receive Continuing Legal Education credits at events sponsored by the bank.
- \$250 discount on real estate closing costs (including your employees).
- Invitations to special business and entertainment events.
- 50% Discount on any size Safe Deposit Box (where available, including employees).

It includes Your Business... Our Business Checking includes all these benefits!

- No monthly service charges.
- No minimum monthly balance or activity fee.
- Free Online/BillPay Telephone Banking
- Up to \$100 credit on first order of checks.
- Merchant Card Processing at preferred pricing.
- Preferred Programs and rates on Lines of Credit.
- Special Term and Commercial Real Estate Loans with preferred rates.

Special Time and Money Savings Benefits.

- Free Certified Checks available and transacted right in your office.
- Free Online Cash Management.
- Preferred Money Market Rates
- Sweep Accounts.
- Free Wire Processing with notification.

Special Attorney/Client Benefits (including employees)

- Free Business and Personal Checking.
- Lines of Credit with preferred rates.

- Preferred Programs and rates for Commercial Real Estate Loans.
- Preferred Personal Loan rates.
- Remote Deposit Service available - ESB brings the bank to you. Deposit checks online 24/7 from your desk...no equipment cost required.
- Preferred pricing on Merchant Card Processing.
- Free Online Banking with Cash Management.
- Discount closing costs on Residential Loans.

Attorney Escrow Management

- Client Funds maintained separately from your own using one Master Account and multiple client sub-accounts. Earn interest on client sub-accounts.
- One Master Escrow Checking account for disbursements.
- One consolidated statement
- Free Online Banking access.

Attorney IOLA Accounts

- Interest earned less fees paid to IOLA Fund.
- Detailed monthly statement.
- Free online banking access.



Branch Offices -Corporate Headquarters and Loan Center, 68 North Plank Road • Newburgh, NY 12550

Phone - 845-561-0003 • 275 Main Street, New Paltz, NY 12561 Phone-845-256-0003

Staten Island, 1361 No. Railroad Ave., Phone - 718-351-0590