



Deposit Now!

BRANCH LOCATIONS:

68 NORTH PLANK ROAD
NEWBURGH, NY 12550
PHONE: (845) 561-0003
FAX: (845) 451-7896

275 MAIN STREET
NEW PALTZ, NY 12561
PHONE: (845) 256-0003
FAX: (845) 256-0004

1361 NORTH RAILROAD AVENUE
STATEN ISLAND, NY 10306
PHONE: (718) 351-0590
FAX: (718) 351-0591

LOAN OFFICES:

68 NORTH PLANK ROAD
NEWBURGH, NY 12550
PHONE: (845) 561-0003
FAX: (845) 561-3921

1361 NORTH RAILROAD AVENUE
STATEN ISLAND, NY 10306
PHONE: (718) 351-0590
FAX: (718) 351-3180

WWW.ESBNA.COM

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Scan. Click. Deposit.

Banking convenience from
your office or home.

Save yourself a trip to the bank — now you can deposit your checks online!

Online banking has been around for years, but until now, you still had to go to the bank to make a deposit. With DepositNow!, you can scan checks and deposit them straight into your account using an ordinary desktop computer. It's easy, secure — and best of all, it's fast!

No more lines. No more deposit slips.

Using DepositNow! saves you the time and the hassles that come with handling paper checks. Just sign on, scan, click, and your money is in the bank!



Just some of the benefits you'll get by depositing your checks electronically:

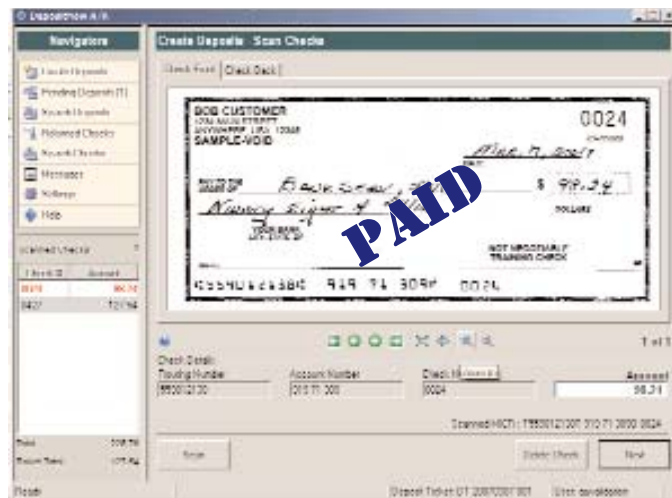
- ◆ Make bank deposits 24 hours a day, seven days a week.
- ◆ Keep your existing bank account — DepositNow! can be linked with the Business Checking Plus account you have today.
- ◆ Eliminate the cost of sending an employee or a courier to the bank to deposit your money.
- ◆ Make deposits easily even if you're not located near one of our branches.
- ◆ Deposit checks into your account without filling out a deposit slip.
- ◆ Automatically detect errors and duplicates before they make it to your balance sheet.
- ◆ Character recognition technology can read account numbers and handwritten dollar amounts on checks and fill them in for you.
- ◆ Notification is faster and redeposits are simpler when a check bounces.
- ◆ Use your existing computer — DepositNow! is designed to run on ordinary Windows-based desktop or laptop PCs.

Do you use QuickBooks or Peachtree? DepositNow! automates your accounting!

DepositNow! is the first remote deposit system that can also reconcile each check against your accounting records while you're scanning it.

Using patent-pending technology, the system can match each check to the customer who wrote it and mark the correct invoice paid. You'll save the time and trouble of entering each payment into your accounting system manually.

DepositNow! can currently perform automated bookkeeping tasks for any business that uses the QuickBooks or Peachtree accounting systems.



Sign up now to save time and money!

For more information, or to sign up, call any branch office to speak to one of our business banking specialists. In most cases, we can have you up and running in a week or less!

Quickbooks and Peachtree software are not included with Empire State Bank's DepositNow! program. DepositNow! for QuickBooks and Peachtree can be purchased directly through our partner, BankServ; call (888) 877-7703 or visit www.depositnow.com for details. Funds may not be available for immediate withdrawal. Please refer to our Funds Availability Policy and your Remote Deposit Agreement for additional terms and conditions.