

TREASURY MANAGEMENT SOLUTIONS DESIGNED FOR YOUR BUSINESS

At EagleBank, we understand that managing your day-to-day cash obligations is essential for your business to thrive. We offer a comprehensive suite of Treasury Management solutions that will allow you to optimize your receivables and payments processing, maximize your returns on investment balances, mitigate risks, and combat fraud. Our goal is to provide the right tools to reduce costs and take advantage of technology and process enhancements—so our clients have greater control over their collection, disbursement, investment, and information reporting needs. Our solutions will help your business manage cash resources and risk more effectively and efficiently.

Whether your treasury management needs are basic or you require more complex solutions, our team of professionals will work with you to deliver competitively priced services tailored to your business. At EagleBank, we can customize treasury management solutions based on your unique requirements. Solutions include:

- Account Reconciliation
- ACH Debit Authorization
- ACH Origination
- Business Credit Cards
- Business Online Payroll
- Cash Concentration
- Controlled Disbursement
- Deposit Reconciliation
- Direct Connect QuickBooks Integration
- EDI Reporting
- ExecuBank Business Online Banking & Bill Pay
- Sweep Accounts
- Lockbox Services
- Merchant Card Services
- Mobile Banking
- Night Depository Services
- Online Statements
- Positive Pay
- Remote Deposit Services
- Safe Deposit Boxes
- Vault Services
- Wire Transfer Services

TeleBank Telephone Banking Service

Call **1.800.364.8313** for 24/7 free access to your EagleBank accounts. You can obtain information on your accounts, check interest rates, and transfer funds between your EagleBank accounts.

BUSINESS

Commercial Deposit Accounts and Services

EagleBankCorp.com

301.986.1800

MD | VA | DC

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Member FDIC

For a complete listing of our locations, please visit EagleBankCorp.com



We offer financial tools for your business. And a passion for your success.

We understand the challenges businesses face every day; we're entrepreneurs ourselves. That's why we offer a complete range of deposit, treasury management, and loan services—financial tools designed for businesses and professionals. We see banking as a business relationship, and it's our business to help yours succeed.

BENEFITS BOX A

- ExecuBank Business Online Banking
- Free Business Bill Pay with ExecuBank
- Free Online Statements with ExecuBank
- Free Mobile² Banking with ExecuBank
- Free Business Debit Card, subject to approval
- Free, unlimited use of EagleBank ATMs
- Business Credit Card, subject to approval
- Overdraft Line of Credit, subject to approval

Available for Business Checking, Business Checking Plus, Business Analyzed Checking, and Commercial NOW Checking Accounts.

BUSINESS CHECKING ACCOUNTS

Business Checking

An ideal solution for new and growing businesses with minimal balances and transaction activity. This account covers the banking basics you need to streamline your business: simplicity, value, and convenience.

- Up to 100 free items¹ per month
- Multiple options for offsetting monthly maintenance fee

All Business Checking accounts also come with the benefits in Box A.

Business Checking Plus

A flexible account for businesses with moderate transaction activity and/or cash management needs. This account offers value-added ways to save, and services to help you manage cash flow and meet the demands of your business.

- Up to 200 free items¹ per month
- Multiple options for offsetting monthly maintenance fee
- Additional Treasury Management services available

All Business Checking accounts also come with the benefits in Box A.

Business Analyzed Checking

An account that is a smart choice for larger businesses and organizations with moderate-to-high levels of transaction activity and higher deposit balances. A full range of treasury services available with this account provides greater flexibility and tools for tracking and managing more complex cash flow. Offset or reduce service charges, including monthly maintenance fees, with a competitive Earnings Credit Rate.

- Earnings credit allowance reduces or eliminates service charges
- Additional Treasury Management services available

All Business Checking accounts also come with the benefits in Box A.

Commercial NOW Checking

An account designed specifically for sole proprietorships, unincorporated professionals, and non-profit organizations. This account offers commercial checking convenience with the ability to earn a competitive interest rate, plus the benefits in Box A.

Zero Balance Account (ZBA)

Zero Balance Account service is designed for companies that maintain a general operating account and separate accounts for payroll, petty cash, or other purposes. With ZBAs in place, all of the company's funds are concentrated into one operating account. Disbursements are made from subsidiary accounts, which always maintain a zero balance, allowing for greater control over disbursements. You can also take advantage of the benefits in Box B.

Interest on Lawyer's Trust (IOLTA) and Maryland Affordable Housing Trust (MAHT) Accounts

These checking accounts are interest-bearing accounts set up by attorneys (for MAHT: title insurers, agents, and approved title attorneys) to manage general trust funds or hold short-term escrow funds for clients. Interest earned on IOLTAs is forwarded monthly to the appropriate State Bar Association. Interest earned on MAHTs is forwarded monthly to the Maryland Affordable Housing Trust.

CRESPA (Consumer Real Estate Settlement Protection Act) Checking

CRESPA checking is a non-interest-bearing account set up by an attorney or real estate settlement agent to hold short-term or small escrow funds for clients. This product was designed only for attorneys or real estate settlement companies conducting closing transactions in the State of Virginia.

Escrow Manager Account

This product allows you to manage individual escrow accounts collectively through one Master account and one Disbursement account. This service minimizes administrative burdens, simplifies accounting procedures, reduces expenses, and increases productive time for you or your staff. This account is designed for lawyers, property managers, and landlords who are holding client funds in escrow for an extended period of time.

With the Escrow Manager Account, you receive a monthly statement summarizing all activity. You can also receive current information on all individual escrow accounts at any time. An unlimited number of individual escrow accounts can be opened under the Escrow Manager Account. Year-end 1099s are prepared for each individual escrow holder. Most importantly, each individual escrow account is insured up to the maximum by the FDIC.

¹Items include debits and credits posted and items deposited.

²Fees from your mobile or data carrier may apply.

BENEFITS BOX B

- ExecuBank Business Online Banking
- Free Online Statements with ExecuBank
- Free Mobile² Banking with ExecuBank
- Free, unlimited use of EagleBank ATMs

Available with Business Savings Accounts, Business Money Market and Business Premium Money Market Accounts, and Zero Balance Accounts.

BUSINESS SAVINGS ACCOUNT

Business Savings

The optimal account for businesses with low-to-moderate savings balances looking to earn a competitive interest rate while maintaining liquidity. You can also take advantage of the Benefits in Box B.

Business Money Market and Business Premium Money Market Accounts

These accounts are ideal for businesses with limited check writing needs and moderate-to-high balances looking for opportunities to earn a competitive, market-driven interest rate. You can also take advantage of the Benefits in Box B.

Certificates of Deposit (CDs)

CDs are an excellent way to diversify an investment portfolio. CDs offer competitive interest rates that are higher than typical savings accounts. With flexible terms available from three months to five years, your business will enjoy predictable earnings with a stable principal.

INDUSTRY EXPERTISE

Our relationship managers have the experience to deliver financial solutions tailored to fit the unique needs of various industries including, but not limited to:

- Accounting
- Government Contracting
- Healthcare*
- Homeowners Associations
- Law Firms
- Nonprofit Banking*
- Property Management / Real Estate
- Title Companies*

* Ask us about our industry-specific checking options.