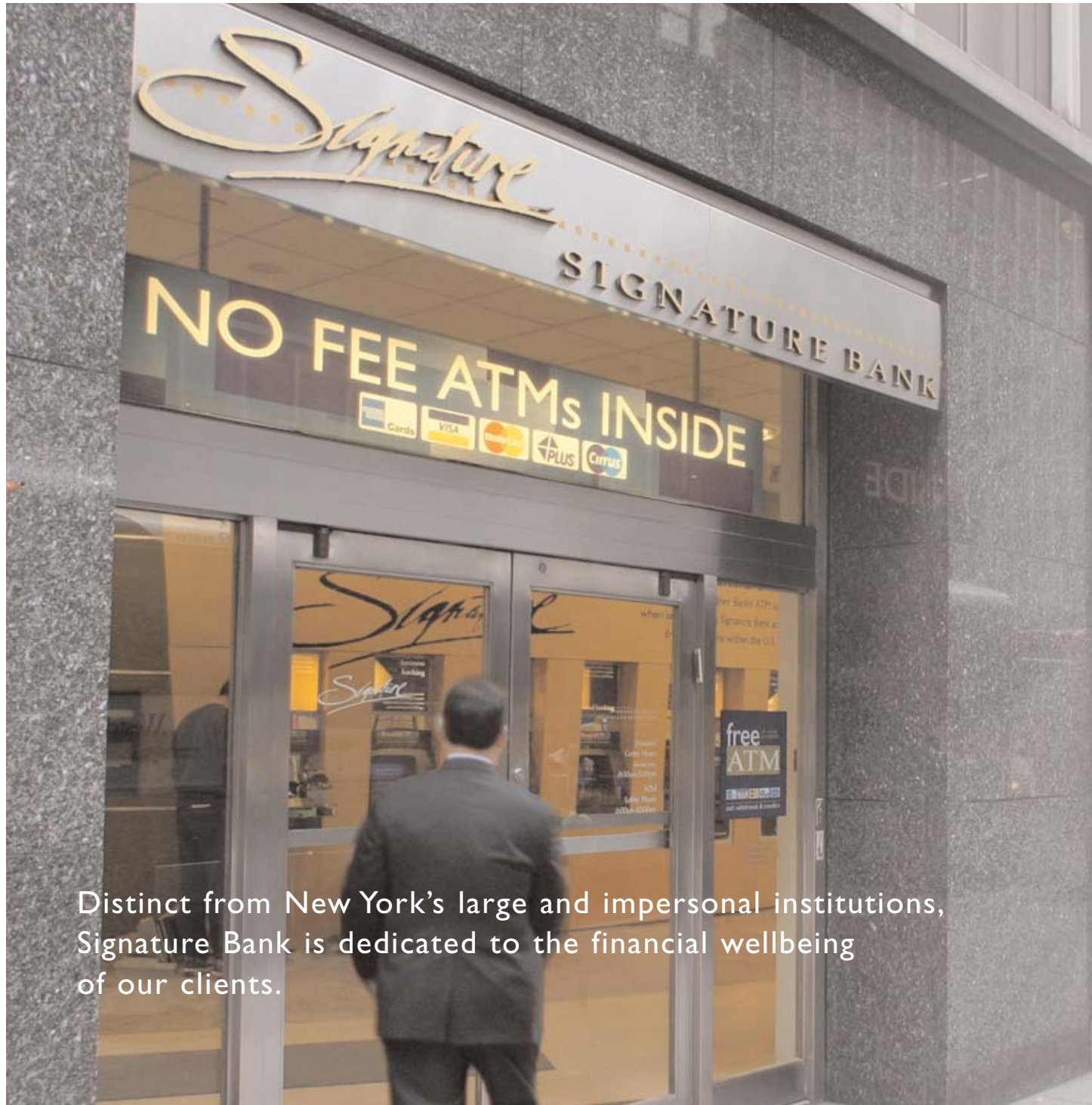


Signature Bank
products & services





Distinct from New York's large and impersonal institutions, Signature Bank is dedicated to the financial wellbeing of our clients.

the Signature client experience

Signature Bank's private client groups provide a unique level of personalized financial care - the reason our clients often refer their colleagues, friends and families.

the private client group

The Private Client Group, composed of top financial professionals, is the single point of contact for each relationship. Our client-focused structure encourages group directors and senior management to work directly with clients to deliver all of Signature's capabilities.

personal accounts

core products
personal clients

Signature Basic Checking

A fully functional personal checking account offering the convenience of a set-fee structure.

- no minimum balance requirement
- \$3 service fee per month includes first eight withdrawals; \$1.50 for each additional withdrawal¹
- ATM card access to account
- free online banking; online bill pay only \$4.95 a month

Signature Personal Checking

No monthly service fee if average monthly available balance is above the minimum.

- average monthly available checking balance of \$4,000, or a combined bank and/or securities balance of \$15,000 required to avoid fee
- ATM or Debit MasterCard™ access to account
- never a charge from Signature for using another bank's ATM
- free online banking and bill pay

Monogram Personal Checking

Forget about other banks' ATM fees with this account.

- average monthly available checking balance of \$5,000 or a combined bank and/or securities balance of \$25,000 required to avoid fee
- ATM or Debit MasterCard™ access to account
- unlimited reimbursement for other banks' ATM fees anywhere in the US²
- never a charge from Signature for using another bank's ATM
- free online banking and bill pay

Monogram Insured Money Market

A simple and safe FDIC-insured interest-bearing money market account with low minimum balance requirements.

- average monthly available balance of \$5,000 avoids service fee
- no minimum opening deposit
- optional monthly statement combined with checking statement
- unlimited ATM transactions; limited check writing and pre-authorized withdrawals (request fee schedule for more information)

Monogram Money Market Funds Program

Meet short-term cash investment needs with flexibility and liquidity.^{3,4}

- average monthly available balance of \$25,000 required to avoid service fee
- convenient account access via ATM, phone and Internet
- optional monthly statement combined with checking statement
- money market mutual fund account types available: A General Purpose Fund (corporate securities), a U.S. Government Securities Fund, a U.S. Treasury Fund, a New York State Municipal Fund and a non-state specific Municipal Fund

Signature Flat Fee Business Checking

For businesses with low to moderate transaction activity, this account offers a set-fee structure.

- no minimum balance requirement
- \$15.00 monthly fee includes the first 75 items; 50¢ for each additional item⁵
- free online banking and bill pay

Monogram Business Checking

No fees, even for heavy transaction volume, when the average monthly available balance requirement is met - making this the key operating account for many businesses.

- never pay a monthly charge if the minimum average monthly available balance is maintained: \$25,000 in the account, or combined Signature Bank and Signature Securities balance of \$50,000
- 500 items free, 50¢ for each additional item⁵
- free online banking and bill pay

Monogram Insured Money Market

The Monogram Insured Money Market Account: a simple, safe FDIC-insured interest-bearing deposit vehicle for your business.

- average monthly available balance of \$10,000 avoids service fee
- no minimum opening deposit
- optional monthly statement combined with checking statement
- unlimited ATM transactions; limited check writing and pre-authorized withdrawals (request fee schedule for more information)

Monogram Money Market Funds Program

Manage short-term cash flow with our flexible money market funds program.^{3,4}

- average monthly available balance of \$25,000 avoids service fee
- convenient account access via phone and Internet
- optional monthly statement combined with your checking account statement
- money market mutual fund account types available: A General Purpose Fund (corporate securities), a U.S. Government Securities Fund, a U.S. Treasury Fund, a New York State Municipal Fund and a non-state specific Municipal Fund

¹ A withdrawal is deemed to be made on the date it's posted to your account, which is not necessarily the date you initiated the withdrawal. Except for the fee for exceeding eight withdrawals during a monthly statement cycle, there is no fee charged by Signature for accessing your account at an ATM, POS terminal or other electronic facility.

² The total of any reimbursement that you receive in any calendar year is income for federal tax purposes and will be reported to the IRS as investment income.

³ An investment in the Funds Program is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although these funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Funds Program. You may obtain a prospectus from your financial professional. The prospectus should be read carefully before investing.

⁴ Monogram Money Market Funds Program Products are: • NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

⁵ An item is each separate deposit, plus each check and each \$100 in cash that is included in the deposit as well as each check written on the account.

Monogram Personal Checking

Get unlimited reimbursement of other banks' ATM surcharges when accessing the Signature Bank Monogram Personal Checking account from any ATM in the U.S.¹



Can't find a Signature Bank ATM?

- 1 Don't worry.
- 2 Use any ATM in the U.S.
- 3 Agree to the fee or surcharge.
- 5 Signature Bank will credit your account for the amount of the surcharge on the next business day.

¹The total of any reimbursement that you receive in any calendar year is income for federal tax purposes and will be reported to the IRS as income.

online banking & bill pay

www.signatureny.com

Signature's accounts feature aggregated online access including electronic bill payment, online funds transfer and more. Please visit our Web site to view demonstrations of these services or for more information about the products featured in this overview.

Online Account Management

Review and manage your accounts online with one convenient account summary screen. Transfer funds and track daily ATM and debit card activity with ease.

Online Bill Payment

Enjoy the convenience of paying bills online. Schedule recurring or one-time payments from a designated checking account in your banking relationship.



cash management

maximize utility

Payables

- Account Reconciliation
- Local Positive Pay
- Controlled Disbursement
- Remote Official Checks
- Zero Balance Accounts
- Payroll Options
 - Payroll Card
 - Direct Deposit
 - Check Cashers
 - On-site Payroll

&

Receivables

- Lockbox Services
- Electronic Remittance Delivery
- Deposit Reconciliation
- Coin and Currency Services
- Merchant Services
- Messenger Services

Information Reporting

Generate Informational Reports via Monogram Business Online™
Receive Statement via Fax or Email

Sweep Accounts

- Target Balance Sweep Account
- Zero Balance Sweep Account

Monogram Business Online™

Monogram Business Online™ provides full access to balance and transaction information and gives you the ability to perform your own transactions. Enjoy full control over the movement of funds, both internal and external, as well as the ability to export information to account management software programs in a variety of formats.

This convenient and secure Internet banking product allows concurrent users to have different functionalities based on preset authorization levels.

- View account balances and daily activity
- Check intraday balances and wire activity
- Verify detailed controlled disbursement activity
- Access monthly statements
- Create summary and detail reports
- Review online lockbox reports
- Initiate internal book transfers
- Initiate wire transfers
- Originate ACH transactions
- Place stop payments
- View lockbox images



personal credit and lending

Signature Bank delivers the credit and lending products necessary to meet the day-to-day and long term financial needs of personal clients.

signature mortgage center

Signature clients can research a loan online at the Signature Mortgage Center or with the assistance of a Signature representative in person, by phone or via live online chat. When ready, you can easily apply for a residential mortgage by calling 1-866-sigline (option 3).

home equity lines of credit

Signature clients can quickly and easily apply for home equity lines of credit.

Features include:

- 10 year access period
- 15 year repayment period
- No application fee
- No annual fees
- Note: A minimum of \$25,000 must be drawn at closing
- No closing costs if the line is \$500,000 or less and the property is secured by a first mortgage made by an institutional lender¹ which is insured by title insurance

personal and reserve lines of credit

Signature's Personal and Reserve Lines of Credit provide convenient access to additional borrowing power and protection against overdrafts in amounts ranging from \$1,000 to \$50,000. Repayment is easy as well: the personal line of credit features auto-deduction of minimum payments from your checking account, while the reserve line of credit is linked directly to your checking account and is re-paid as you make deposits to your checking account.

credit cards

Signature offers a Visa® Classic Card, a Visa® Platinum Card, and a Visa® Travel Card. Each offers a low introductory rate for the first six months, additional cards for family members at no cost, and rental discounts at several national companies. The Visa® Platinum Card has additional benefits such as a Minimum Credit Line of \$5,000 while the Visa® Travel Card offers a flexible Travel Benefits Program.

¹ An institutional lender is a bank, mortgage company or other institutional mortgage lender. If the property doesn't secure a first mortgage made by an institutional lender, then you must pay for the cost of a title insurance policy insuring the home equity line of credit. If the line is over \$500,000 then you must pay all closing costs.



capital & cash flow

business finance

Business Revolving Line of Credit

A long-term line of credit featuring a convenient auto-payment feature that deducts minimum monthly payments directly from your Signature operating account.

Working Capital Financing

Structured to help you meet your capital needs during the cash conversion cycle of your business.

Equipment Financing

Purchase additional equipment or add leasehold improvements with a repayment schedule that best matches your company's cash flow.

Commercial Mortgage

Finance the purchase of a building or refinance an existing mortgage.

Business and Commercial Credit Cards

Signature's credit cards are convenient, loaded with options and have your company name embossed. Travel benefits, purchase protection plans, monthly and year-end spending summaries and flexible billing options are all available.

