



John Marshall Bank Provides You with a Healthier Financial Partnership

Personalized Attention With One Point of Contact & A Team of Experts

John Marshall Bank has created a package of banking services exclusively for the health services industry. We are a local community bank, with a full range of financial products and services designed to meet the unique needs of various health services providers. Your relationship with John Marshall Bank includes:

- A team of health services banking experts committed to achieving your goals
- Dedicated relationship manager attentive to your needs
- Exceptional value, service and convenience
- Technologically-advanced, secure, fraud prevention financial tools
- Local decisions, prompt and personal response

FINANCING

Expand Your Practice with Real Estate Lending Options

Owner Occupied Real Estate Loans – Up to 90% Financing*

- New construction and build outs
- Purchase of an existing condo or building
- Refinance of an existing real estate loan

Manage Daily Operations with Working Capital Financing

Flexible Financing Options

- Funding working capital and payroll expenses
- Revolving lines of credit to finance insurance receivables
- Discounts offered for practices needing bulk purchases

Take Advantage of Competitive Term Loans

Amortized Term Loans – Up to 100% Financing*

- Purchase/replace equipment
- Tenant improvements
- Partner buy-outs and buy-ins
- Practice acquisitions

* Loans are subject to full underwriting and approval by the Bank



OUR PRESCRIPTION FOR FINANCIAL SUCCESS:

- Customized Solutions
- Industry Expertise
- Personalized Attention

PROUD PARTNER WITH:



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**CONTACT
US TODAY!**

JohnMarshallBank.com

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HEALTH SERVICES BANKING (CONTINUED)

DEPOSIT SERVICES

Specialty Checking Accounts to Suit the Needs of Your Practice

JMB Business Checking or Analyzed Commercial Checking

Benefits Associated with Either Account:

- Fee-free remote scanner & remote deposit service
- Choice of one other Treasury Service and monthly fees are waived
- ★ **Fee-free EDI addendums**
- FREE initial order of checks and deposit tickets with CheckArmor
- FREE e-Statements with check imaging for 18 months history
- FREE Business Debit Card with SecurLOCK fraud prevention
- FREE Online & Mobile Banking
- FREE Bill Pay & Mobile Check Deposit
- FREE Direct Connect with Quickbooks

*Free initial order of checks and deposit tickets up to \$250.00 when placed at account opening using the Bank's check vendor.

Benefits for You and Your Employees:

- Personalized employee accounts
- Competitive rates on mortgage loans
- Home Equity Lines of Credit (HELOCs)



MONEY MANAGEMENT SERVICES

Maximize Cash Flow While Increasing Interest Potential

DDA Commercial Sweep

- An account that automatically transfers funds above a target balance in your operating account to an interest earning account.
- A DDA Commercial Sweep account requires an Analyzed Commercial Checking account, with a minimum target balance of \$125,000 or more, as calculated to fully offset any monthly service charges.

ZBA Account

- A convenient and automated way to consolidate funds from multiple subsidiary accounts to one master account, allowing your operating account to automatically cover debit balances.

Health Services DDA Commercial Sweep Account		
Balances to Earn Rate	Rate	APY
\$0.00 - \$99,999.99	0.35%	0.35%
\$100,000.00 - \$499,999.99	0.40%	0.40%
\$500,000.00 - \$1,999,999.99	0.45%	0.45%
\$2,000,000.00+	0.50%	0.50%

BUSINESS SERVICES

Prepare for the Unexpected with Insurance

Comprehensive and Competitively Priced Insurance Products

- Protect your business and your investment by receiving a free insurance cost analysis from Bankers Insurance.

Explore Merchant Services Payment Processing Options

Access to All Major Card Networks

- Sophisticated and flexible tools tailored to your business.
- Free review of services and pricing with the Bank's health services partner.



Get Paid Faster with Lockbox Services

Reduce Processing Costs

- Customize work flow efficiency for your practice
- Minimize risk of fraud potential



Member
FDIC



JohnMarshallBank.com