

You'll be Floored by John Marshall Bank's Service

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

John Marshall Bank has created a package of banking services exclusively for General Contractors. We are a local community bank, with a full range of financial products and services designed to meet your business' unique needs and help streamline your daily operations. Your relationship with John Marshall Bank includes:

- A team of general contractor banking experts committed to achieving your goals
- Dedicated relationship manager attentive to your needs
- Exceptional value, service and convenience
- Technologically-advanced, easily-accessibile and secure payment options
- Local decisions, prompt and personal response

DEPOSIT SERVICES

Checking and Savings Accounts With Tons of Perks

JMB Commercial Checking

Analyzed account with fees offset by JMB's premium earnings credit

JMB Business Checking*

★ 500 free transactions per month

- FREE Treasury Services review and one Treasury Service provided free of charge for up to 6 months
- FREE initial order of checks and deposit tickets with CheckArmor
- FREE e-Statements with check imaging for 24 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 \$150.00 when placed at account opening using the Bank's check vendor.



OUR STRATEGY FOR FINANCIAL SUCCESS:

- Customized Solutions
- Industry Expertise
- Personalized Attention

Continued on Back





SPECIAL BANKING PACKAGE FOR GENERAL CONTRACTORS (CONTINUED)

FINANCING

Expand Your Business 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

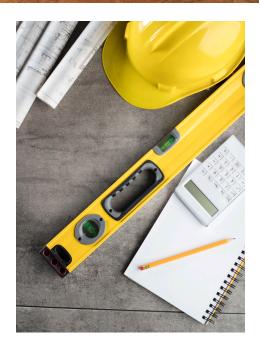
Manage Daily Operations with Working Capital Financing Flexible Financing Options

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

Realize the Value of Competitive Term Loans

Amortized Term Loans – Up to 100% Financing*

- Purchase/replace equipment and vehicles
- Partner buy-outs and buy-ins, business acquisitions





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

- Free review of services and pricing with the Bank's professional services partner
- Easy to use equipment to process payments onsite
- Software with Invoice prompt, for easy record keeping

BUSINESS CREDIT CARDS

- Overall corporate limit with individual user monthly spend limit
- One consolidated statement each month with one payment
- Courtesy statements provided for each authorized user
- Up to 50 authorized users per account



MONEY MANAGEMENT SERVICES

Pavables

- Easily send payments to employees and vendors with our ACH services
- Send large and important payments quickly with our Online Wire services

Receivables

- Deposit checks without leaving your office with our fee-free remote deposit service.
- Automate the payment process for your customers by collecting invoice payments and monthly fees via ACH

Security

- Monitor your checks presented for payment and minimize your exposure to fraud with our Check Positive Pay service.
- Protect your account from ACH fraud by reviewing incoming debits and returning them before they are deducted from your account with the use of ACH Positive Pay





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