

## CORPORATE PROFILE



## Making the Case: The Private Bank for Professional Practices

Esquire Bank may be best known within the legal community as the bank founded by attorneys for attorneys. Launched in October 2006, the bank's founders fulfilled a promise to deliver high-tech, high-touch private banking services to the members of the law community. Esquire's banking model has become such a success; it has expanded its horizons to assist other professional businesses in the Long Island community.

The bank's client roster includes law professionals, title companies, professional service firms, small to mid-sized businesses and individuals. By taking the time to understand the unique needs and financial pressures facing business owners, Esquire Bank provides banking solutions tailored to meet every client's need. Esquire's Financial Management Suite, including DepositExpress<sup>SM</sup>, brings clients a private bank branch in their office. Clients utilizing the Financial Management Suite streamline their operations and enhance their efficiencies. They can make deposits, any time, right from their desk directly into their Esquire Bank account. In addition, the bank's cost savings by operating fewer branches are passed on to its clients in the form of higher deposit rates, lower service charges and better loan rates.

"At Esquire Bank, it's never business as usual," said President and CEO Andrew Sagliocca. "We invest the time needed to gain a complete understanding of our clients' financial goals and business objectives. This allows us to

provide hands-on, personalized service to help them reduce costs and add value to their company."

"We're more interested in forming relationships," Sagliocca added. "We're service orientated – with a banking advisor never more than a phone call away."

Headquartered in Garden City, Esquire Bank has dramatically grown its deposits by providing exceptional "private bank" services. Its dedicated client service representatives offer customers direct access to key decision makers including the bank's senior and executive managers. Esquire has achieved a number of impressive growth milestones during the past year – assets have grown to about \$125 million while its deposits have increased 214% to \$97.5 million during 2008.

Esquire Bank is committed to providing a "safe and sound" environment for their shareholders and clients as demonstrated by a strong capital position, high level of liquidity to meet client's demands, prudent underwriting standards and strong asset quality. Esquire Bank prides itself on offering products that provide safety to its customers. They accomplish this through unique products including CDARS<sup>®</sup>, which offers each individual customer up to \$50 million in expanded FDIC insurance.

In 2009, Esquire Bank will introduce a small business line of credit to law firms, supporting their business objectives. Through this unique product, law firms will efficiently manage their case advances. Esquire will

continue to prudently underwrite traditional banking products including residential mortgages, multi-family mortgages, commercial mortgages and small business loans in the community.

Despite the current economic turmoil, Esquire Bank remains focused on delivering unmatched client service while adhering to prudent underwriting standards. Esquire Bank is poised for continued growth and profitability and will continue to stay focused on its core principles of safety and soundness while providing the highest level of customer service.



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