

# Banking on Justice For Attorneys

Esquire Bank understands the unique needs of contingency fee attorneys better than any other financial institution. This insight drives our suite of innovative financial solutions - designed to help attorneys run and grow their practices more efficiently and effectively. These custom products, combined with premium-level personal service and our stand against tort reform, mean we are firmly committed to our clients as they fight for justice.

## Improve Your Cash Flow

We view your cases as assets - a distinct advantage when it comes to attorney lending and cash flow needs

**Case Cost Financing:** Gives attorneys the necessary liquidity to cover case costs as needed and can add significant value to your business over time.

**Working Capital Line of Credit:** Revolving line of credit providing access to funds when you need them.

**Qualified Settlement Fund Lending:** Get paid earlier and grow your business by borrowing against the legal fees embedded in a funded QSF.

**Common Benefit Fee Loans:** A loan using the projected common benefit fees as collateral.

**Early Access Loans:** Use a settled case as collateral for a short-term loan at great bank rates.

## Manage Your Money

Our products are designed to solve the specific needs of the business of law

### Business Deposit Products

- IOLA/IOLTA: We understand the complexity involved with handling these accounts properly
- Business Operating Accounts
- Fiduciary Accounts
- Business Money Market
- Escrow Management: Save time and eliminate frustration with this easy to manage account
- CDARS®: One CD, multi-million dollar FDIC insurance
- Cash Sweeps

**QSF's:** Esquire Bank is an experienced, court-appointed depository agent for Qualified Settlement Fund deposits.

## Exclusive Bank Services

A personal touch with a technological edge

**Personal Banker:** Our experienced personal bankers make it their business to understand your business and provide you with tailored solutions to meet your specific financial needs.

**Online & Mobile Banking:** Save time and money by paying bills, depositing checks and managing your accounts with online & mobile banking.

**LP Management Suite®:** Our online cash management tool works synergistically to save you time and headaches while lowering expenses.

**Deposit Express®:** Bring the bank to you by remotely scanning and depositing checks from the convenience of your office.

## How It Works Together



## Learn More

Speak to a representative or call \_\_\_\_\_

**1.800.996.0213**

# Better Banking For Your Clients

## **Client Focused Solutions**

Short-term loans, long-term benefits

### **Early Access Loans on Settled Cases:**

With loans of up to 50% of your client's net recovery, your clients are able to pay their bills while they wait for their settlement payments.

### **Structured Settlement Loans:**

Short-term loans at a great rate - a superior alternative for your clients with structured settlements, as compared to selling a structure to a factoring company.

## **Specialized Accounts**

Designed to help fulfill specific requirements

### **Medicare Set-Aside (MSA) Checking:**

Interest bearing, segregated checking accounts that meet the requirements for the **Medicare Secondary Payer Act** and safeguards government eligibility, while helping minimize future liability.

### **Infant/Minor Compromise CDs:**

We walk the client through the entire process while meeting the necessary requirements for the settlement funds in a Minor's or Infant's Compromise Order.

## **Esquire Investment Services**

Extend the value you bring to your clients, even after your cases settle

A wide array of investment management services are provided to help you develop your financial plan.



## **About Esquire Bank**

Esquire Bank, member FDIC, is a full-service, federally chartered savings bank serving professional service firms, law professionals, small to mid-sized businesses, and individuals.

### **Learn More**

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