



## The Verdict on Outstanding Service

Expert counsel is at the core of our commitment to specialized banking for attorneys and law firms at Torrey Pines Bank. We have years of experience supporting trial attorneys, corporate law firms, family law practices and specialty firms. We bring significant expertise to helping clients streamline and build small businesses in the legal field.

Whether yours is a large, multi-disciplinary firm or a more focused enterprise, Torrey Pines Bank offers customizable products and services to maximize your operations and financing strategy, along with ready access to bank leadership. Our knowledgeable bankers are highly engaged in the legal community across our markets and are dedicated to exceptional responsiveness and service.

### Loans and Financing<sup>1</sup>

Because law firms vary significantly, we offer a range of innovative solutions for your financing needs. Among the focused funding tools available:

- Revolving lines of credit, including case cost lines
- Secured loans
- Small business loans and lines up to \$1,000,000, including streamlined online applications for loans up to \$100,000
- SBA loans including SBA 7(a) and SBA 504
- Commercial real estate loans
- Partner buy-in or acquisition financing
- Equipment financing
- Sophisticated VISA® Commercial Credit Card programs

### Money Management Tools

Torrey Pines Bank's advanced money management products and services help simplify day-to-day banking, improve payment practices, streamline cash flow, manage client funds and more. Tools available include:

- Specialized Juris Analysis Checking Account<sup>2</sup> with unlimited check writing. Fees waived for monthly maintenance, deposited items, credits, debits, checks, and received ACH debits and credits. Earnings credit on the average monthly collected balance used to offset all other fees. Treasury management<sup>3</sup> services available.
- IOLTA Checking Account, which generates funds that support legal aid, legal education and more. This account features no monthly fee, unlimited check writing and unlimited deposits.
- Business Online Banking<sup>4</sup> with robust dashboard reporting and e-statements
- Mobile banking with digital mobile deposits
- Remote Deposit Capture<sup>5</sup>
- Online wire transactions<sup>6</sup>
- Full range of merchant services<sup>7</sup>
- Fraud protection through Check and ACH Positive Pay Services<sup>8</sup>
- ACH Origination

<sup>1</sup>All offers of credit are subject to credit approval. <sup>2</sup>Refer to disclosures provided at account opening, the Business Schedule of Fees, and Pro Forma for additional information. <sup>3</sup>Some products and services may be subject to prior approval or fees. Please contact a Treasury Management Advisor and Relationship Manager for additional details that may apply based on products and services selected. <sup>4</sup>Fees may be imposed for additional services related to online banking. Refer to Business Online Banking Setup and Authorization for more information. <sup>5</sup>A Business Checking account required. Other related fees may apply. Some products and services may be subject to prior approval or fees. Refer to disclosures provided at account opening, the Business Schedule of Fees, and Pro Forma for additional information. Funds deposited through Remote Deposit Capture will follow Western Alliance Bank's funds availability policy as outlined in the Deposit Account Agreement Disclosure. <sup>6</sup>Other related fees may apply. <sup>7</sup>Merchant Services are provided by Heartland® in agreement with Western Alliance Bank. Merchants on certain processing programs are not eligible for next-day funding; funding may be delayed by Heartland's Credit or Risk departments at any time. Heartland® is a federally registered service mark of Total System Services, Inc. EMV is a registered trademark or trademark of EMVCo LLC in the United States and other countries. All trademarks contained herein are the sole and exclusive property of their respective owners. Any such use of those marks without the express written permission of their owner is prohibited. Heartland Merchant Solutions is a registered ISO of Wells Fargo Bank, N.A., Concord, CA; Synovus Bank, Columbus, GA; First National Bank of Omaha, Omaha, NE; and Deutsche Bank, New York, NY for Visa and MasterCard transactions only. Heartland offers NFC enabled POS systems, but a POS upgrade is not necessary to enable merchant service payment processing. <sup>8</sup>Requires enrollment in Business Online Banking. Refer to disclosures provided at account opening, the Business Schedule of Fees, and Pro Forma for additional information.

Turn to us for expert solutions to meet your business banking needs.

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