

Thriving nonprofit organizations contribute so much to the health and well-being of our communities. That's why working with nonprofit organizations is a special focus for Torrey Pines Bank.

Our bankers are highly experienced in nonprofit banking and understand the unique opportunities and challenges organizations like yours face every day. Our nonprofit clients benefit from a bank that works as hard as they do, with the same genuine commitment to community.

Giving Back to the Community

Our active involvement in local causes and projects helps define Torrey Pines Bank. One way we give back to our clients that are 501(c)(3) nonprofit organizations is offering exclusive cost-saving financing and treasury management¹ options.

Loans and Financing²

- Tax-exempt financing secured by real estate and/or revenues³
- Conventional commercial real estate loans
- Lines of credit
- Equipment financing
- Commercial credit card products

Money Management Tools

Rely on us for advanced products and services to meet your full range of money management needs. From comprehensive treasury management and fraud protection tools to flexible and up-to-the-moment merchant services⁴, we can help you:

- Simplify your day-to-day banking
- Accelerate receivables
- Improve payment practices
- Monitor and manage cash flow
- Streamline credit card acceptance and reporting
- Access 24/7 merchant services support
- Safeguard resources with fraud protection services

Community Alliance Program⁵

We offer convenient and cost-saving accounts to active 501(c)(3) organizations in our local community. The Community Alliance Program offers nonprofit organizations competitive and exclusive account options:

- Community Alliance Checking: a simple business checking account with no monthly maintenance fee
- Community Alliance Interest Checking: interest earning checking account offered at a competitive rate.⁶
- Community Alliance Money Market: A money market account exclusively for nonprofit organizations⁵
- Community Alliance Analyzed Checking:⁶ Analyzed business account with no monthly maintenance fees or administrative fee and no fee on most deposits or deposited items. Competitive earnings credits can offset many fees to reduce or eliminate other service charges.²

¹All offers of credit subject to approval. 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. ²All offers of credit are subject to credit approval. ³Eligibility requirements may apply and are subject to bank approval. ⁴Merchant 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® 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. ⁵Withdrawal transaction limits apply. ⁶Analysis Checking and other deposit products - 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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