

Exclusive banking benefits for Real Estate Professionals



Whether your organization needs to optimize cash flow, purchase new equipment or efficiently expedite payments, Astoria Bank has a complete solution set for your financial needs. To get started, we're pleased to offer these exclusive business banking offers for Real Estate Professionals in the greater New York area who enroll in our Professionals Program and open a new Business Advantage Checking or Commercial Checking account.

✔ Save up to \$350 with Remote Deposit Capture¹

Streamline your receivables with Remote Deposit Capture (RDC), a desktop scanner that transmits check images directly to your business account for deposit. Customers enrolled in the Astoria Bank Professionals Program can qualify for a free Digital Chex Scanner OR 7 months of no RDC monthly maintenance fees if they sign up for RDC within 12 months from the date of enrollment in the Professionals Program and have a balance of at least \$25,000 in an eligible business checking account.

✔ Wire transfer fees waived²

Real Estate Professionals with a Commercial Checking account benefit from free incoming and Business Online Banking outgoing wire transfers during the first 3 months from the date of enrollment in the Astoria Bank Professionals Program.

✔ \$495 documentation fee waived on a new Equipment Financing application³

With flexible rates and competitive terms, we offer a variety of options for you to finance equipment, new HVAC systems, elevators, boilers, building automation systems, solar panels, and more. Application must be submitted within 12 months from date of enrollment in the Astoria Bank Professionals Program.

✔ Save up to \$160⁴

Enroll in the Astoria Bank Professional Program and get up to a \$100 rebate on your first order of checks within the first year of enrollment as well as no monthly maintenance fees for the first 3 statement cycles.

Astoria Bank Relationship Manager

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Phone

Email

Get the right financial tool for your business needs:

- › **Lockbox service** delivers comprehensive and flexible remittance processing that can streamline your accounts receivable process.
- › **Earnings Credit** at a competitive rate for customers with a Commercial Checking account can earn credits toward your account analysis fees.
- › **ACH Services** provide a secure electronic solution for collecting tenant payments, and paying providers or suppliers. ACH services also offer blocks and filters to protect accounts from unauthorized transactions.
- › **1031 Exchange Escrow Accounts** are available for Qualified Intermediaries seeking a depository institution.

Convenient account management options

Manage your Astoria business banking account online, on your mobile device, or at any of our branches.

At your service. Committed to your business.

To learn more about how your organization can benefit from our expertise and exclusive offers, call **1-800-ASTORIA**, or stop by your local Astoria Bank branch for more information.



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Please read below for important details.

In order to enroll in the Astoria Bank Professionals Program, and take advantage of the program's offers, customers must maintain a Business Advantage Checking or Commercial Checking account. Account must be opened on or before December 31, 2017. The Astoria Bank Professionals Program offers are limited to one per service per Astoria Bank Business customer and Tax ID. The Professionals Program offers can be revoked by Astoria Bank at any time. See branch for additional terms, conditions and restrictions.

¹ Offer is valid for 12 months from the date of enrollment in the Astoria Bank Professionals Program. Customer must have \$25,000 or more in a Business Advantage Checking or Commercial Checking account at the time of enrollment in the Remote Deposit Capture (RDC) service. Upon enrollment, customer may choose 1 of 2 offers: (1) Receive a free Digital Chex Scanner which has a retail value of \$348 (or purchase a different scanner that will be discounted by \$348) OR (2) Have the RDC monthly maintenance fee of \$50 waived each month for 7 consecutive months immediately following the date of RDC enrollment, for a total of \$350 in monthly maintenance fees waived. Transaction fees may apply. A one-year contract is required for the RDC service. If you cancel the service within the year, a cancellation fee of \$300 for early termination will apply and you may be responsible for the cost of the scanner.

² All outgoing wire transactions, as specified in the Business Banking Fee Schedule and/or the Cash Management Fee Schedule, must be originated through Astoria Bank's Business Online Banking in order to qualify for the fee waiver. Outgoing wire transactions originated through the branch network do not qualify for the fee waiver.

³ Limit one application per Business customer and Tax ID.

⁴ Offer is valid for 12 months from the date of enrollment in the Astoria Bank Professionals Program when checks are ordered from Astoria Bank, through our vendor. Prices for checks vary depending on selection. Refund for check printing will appear on your statement. Depending on balance requirement and account, monthly maintenance fees, range from \$15 to \$20. Monthly maintenance fees will be waived for the three statement cycles immediately following account opening. Transaction charges will still apply. Earnings credit may be applied to offset all analyzed charges, as specified in the Business Banking Fee Schedule and/or the Cash Management Fee Schedule, for Commercial Checking.