



SPECIALIZED FINANCIAL SERVICES  
FOR THE PLAINTIFF BAR

SETTING THE BAR HIGHER

## Esquire Bank

Esquire Bank is a full-service, federally chartered savings bank, founded by lawyers who believe in supporting law professionals with specialized financial products and unmatched client service throughout the United States.

Founded in 2006, Esquire Bank's board members and organizers have substantial ties to the legal community that enable us to understand and respond to the specialized banking services that this community requires. Further, we have established relationships with key organizations including the American Association for Justice, the New York State Trial Lawyers Association, the Workers Injury Law & Advocacy Group and the Consumer Attorneys of California.

Esquire Bank offers a full range of banking services including Attorney Loans, CDARS, no fee business ATM access and competitive deposit and loan rates. Esquire Bank's LP-Suite, including DepositExpress, streamlines law firms' operations and enhances efficiencies, essentially establishing a virtual bank branch in their office.



## Why Use Esquire's Attorney Loan<sup>1</sup> to Fund Litigation Case Expenses?

Esquire Bank's Attorney Loan improves the efficiency, profitability and effectiveness of law practices. When plaintiff's counsel pays case related expenses, it amounts to an interest-free loan to the plaintiff. By responsibly financing these expenses, plaintiff's counsel may be able to pass the cost of borrowing through to the settlement while gaining financial and competitive advantages that improve the likelihood of winning cases and achieving optimal settlements.

- **Legal:** Certain State jurisdictions currently allow law firms to pass reasonable interest charges and related fees through to the settlement (check with your jurisdiction)
- **Responsible:** A commercial line of credit with competitive interest rates and low fees
- **Compelling:** Unlocks funds for case costs including investigations, depositions, filing fees, top expert witnesses and advertising
- **Profitable:** Improved cash flow and reduced administrative burdens enable law practices to increase their case load, expand resources and grow revenue

Deploying the Attorney Loan can level the playing field against better-capitalized defendants and enables law firms to focus on the long-term financial success of their practice.

## Making Our Case

**With** Case Cost Financing...a winning proposition

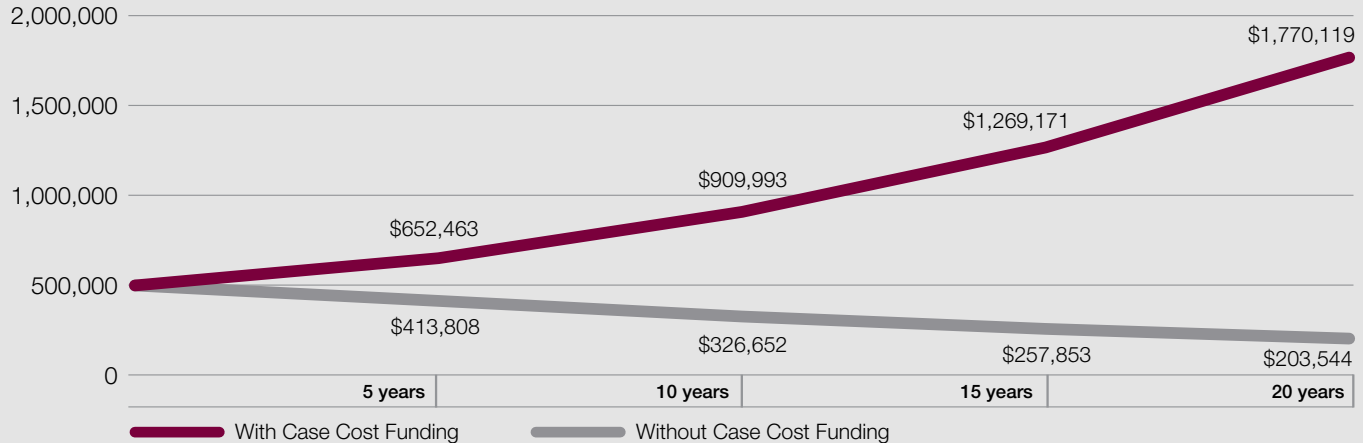
\$500,000 not tied up in case costs could **appreciate** to \$652,463 in five years and \$1,770,119 in twenty years.

**Without** Case Cost Financing...a losing proposition

\$500,000 tied up in case costs will not grow but instead could **depreciate** to \$413,808 in five years and \$203,544 in twenty years.

## Dollars Over Time **With** and **Without** Case Cost Financing

*Based on 4.62% average inflation since 1970 and S&P total return of 11.5% average since 1971*



*This is an example based on historical results. Actual appreciation or depreciation of case costs may vary. Esquire Bank makes no representations with respect to actual appreciation or depreciation.*

A man in a white shirt and tie is standing in a library, looking at a book on a shelf. The background is a large, multi-story building with many windows.

## Providing Your Clients Financial Security

Plaintiffs who have little or no financial sophistication may go directly to check cashing businesses or bank branches to cash settlement checks, making your clients vulnerable to various kinds of financial victimization. Esquire Bank can assist your clients with:

- Establishing a banking relationship from your office
- Direct deposit of settlement checks into your client's bank account at Esquire Bank
- Saving money
- Financial management
- Personal banking needs

Best practices dictate that plaintiffs be given access to the benefits, services and financial protections afforded by an FDIC insured banking institution. With Esquire Bank's Settlement Debit Card program, attorneys can provide a valuable added service to clients right in their own office.

## Co-Branded Settlement Debit Cards

The Esquire Card was created with attorneys and their clients in mind. The Esquire Card provides attorneys with a superior method for distributing settlement proceeds, structured payouts or advances to clients, all at no extra cost.

The Esquire Card simply changes the delivery method for distributing settlement funds from paper checks to a safe and reliable Esquire Bank Settlement Debit Card (The Esquire Card), co-branded with your firm's logo and contact information.

### Benefits for your firm:

#### Ease & Convenience of Transferring Funds

The Esquire Card provides your firm with a safe and reliable method for distributing settlement awards electronically to your clients.

#### Free Branding

Your firm's name and phone number will be branded on each Esquire Card you distribute, increasing your brand's exposure each time your client uses the card.

#### Improve Your Client's Financial Well Being

As a value-added service to your clients, the Esquire Card can help clients save money and gives them the opportunity to earn additional bank benefits and rewards.

#### Extended Customer Touchpoints

Keep in touch with your clients long after their case settles through targeted messaging in their bank statements and on their account management website.

### Benefits for your client:

- A Safe, Smart and Secure way to bank
- A safe, convenient, alternative to negotiating a check via a check casher
- Free direct deposit, free online banking with bill pay, free Esquire Card
- Access to funds at thousands of ATM's worldwide
- Accepted for purchase at MasterCard merchants worldwide
- 24/7 account access via the Internet, and live branch and telephone customer support\*
- FDIC Insured

## Creating Practice Efficiencies

Esquire Bank's Legal Practice Financial Management Suite (LP-Suite<sup>SM</sup>) is provided free of charge to lawyers and law practices. It leverages the power of technology to reduce the time and cost associated with cash management activities. With our LP-Suite<sup>SM</sup> law practices can:

- Consolidate funds from multiple business locations into a single bank account
- Use DepositExpress to make deposits directly into designated Esquire Bank accounts any time, any day in your office with specialized scanning technology provided by Esquire Bank\*
- Transfer funds via ACH or wire internally or externally
- Use online Bill Payment
- Streamline settlement funding to your clients
- Reduce paper usage and storage by accessing electronic copies of checks online
- Eliminate or reduce time spent at a local bank branch

LP-Suite<sup>SM</sup>, including DepositExpress, is provided free of set-up charges or monthly fees and offers access to Esquire Bank's full range of banking services for law practices. LP-Suite<sup>SM</sup> places a virtual private bank branch in your office, saving time, saving money and enhancing your firm's operating efficiencies. (Fees for certain services or products accessible through LP-Suite<sup>SM</sup> may apply.)

*\*Deposits made prior to 4 pm EST are posted on the same business day.*



## Business Efficiency and Profit Improvement Tools

Esquire Bank's LP-Suite offers a full complement of business and financial tools that can make your law practice more efficient and profitable. We provide back office management services that reduce paperwork to save time and money.

### Business Efficiency Tools:

- Cash management services, including online bill pay
- DepositExpress
- Online Banking
- Escrow Management Accounts
- IOLA/IOLTA services
- Fiduciary accounts
- Estate accounts
- CLE Programs
- Employee banking services

### Profit Improvement:

- Attorney Loans to fund litigation case expenses
- Competitively priced commercial loans
- Competitively priced Money Market and CD accounts
- Free commercial checking accounts

## Traditional Banking Services

Esquire Bank offers a complete range of traditional commercial and personal banking products and services, with the high level of personal service and specific features needed by law practices.

### Reward Personal Checking Accounts\*\*

Free checking with no minimum balance that pays CD-like interest and ATM fee refunds

### Free Business Checking Accounts

A range of checking account products that respond to clients' priorities and needs

### Overdraft Protection<sup>1</sup>

Variable rate overdraft protection ensures checks will be covered to the extent that your line of credit is available for these purposes

### Free Business ATM Transactions

Esquire Bank waives the ATM fees charged by other institutions and we do not charge an ATM Fee\*

### Merchant Processing

Credit card processing that effectively identifies, evaluates and manages your payment processing needs and risks

### Online Banking

Internet access to all Esquire Bank accounts  
24-hours a day

### Residential Loan and Home Equity Lines<sup>1</sup>

Attractive rates for traditional residential loans and home equity lines of credit

### Business Loans and Credit Lines<sup>1</sup>

Credit lines or term loans provide working capital or funds for expansion

### Commercial Real Estate & Mortgage Loans<sup>1</sup>

Commercial real estate financing to purchase or refinance owner occupied or income producing property

### CDARS<sup>2</sup>

Offers each customer up to \$50 million in eligible FDIC insurance on CDARS deposits

*\*On domestic ATM service only.*

*\*\*Applies to Attorney Advantage Checking product set only*

## BRANCH LOCATIONS

### ***Brooklyn Heights***

64 Court Street  
Brooklyn, NY 11201  
Toll-Free: 1-800-996-0213  
Direct : 1-718-222-5066

### ***Garden City***

320 Old Country Road  
Garden City, NY 11530  
Toll-Free: 1-800-996-0213  
Direct: 1-516-535-2002

## CLIENT SERVICE OFFICE

### ***New York City— Midtown***

20 East 46th Street, Suite 302  
New York, NY 10017  
Toll-Free: 1-800-996-0213  
Direct: 1-212-286-3030

### ***New York City—Downtown***

#### **The Woolworth Building**

233 Broadway, 8th Floor  
New York, NY 10279  
Toll-Free: 1-800-996-0213  
Direct: 1-212-286-3030

## DISCLOSURES

### ***<sup>1</sup>Lending:***

Loan Products not available in all states. All loans are subject to credit approval, verification and collateral evaluation.

### ***<sup>2</sup>CDARS® Program:***

Funds may be submitted for placement only after a depositor enters into a CDARS Deposit Placement Agreement with Esquire Bank. This agreement contains important information and conditions regarding the placement of funds by Esquire Bank. CDARS is a registered trademark of Promontory Interfinancial Network, LLC.

### ***General:***

All products and services may not be available in all states, and such products and services are subject to change at any time without notice.

[www.esquirebank.com](http://www.esquirebank.com)



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