

## Professional Services

Providing YourStyle® Online Escrow Solutions for Your Professional Practice, Clients' and Personal Financial Needs.

### IOLTA AND IOLA

By federal law, the interest earned on IOLTA (New Jersey) and IOLA (New York) accounts is used for charitable purposes, primarily the provision of civil legal services to those who cannot afford it themselves. YourStyle® Online Escrow also provides detailed reporting that can be customized to suit your needs, making it easy for you to track and manage your clients' funds.

### ATTORNEY ESCROW TRUST ACCOUNTS

YourStyle® Online Escrow Service helps attorneys manage, segregate and safeguard their Client Assets. With YourStyle® Online Escrow, your staff can open and close sub-accounts on an as-needed basis. It provides a central point of control plus client sub-accounts for fiduciary accounting. Our Attorney Escrow Trust account allows you to maintain a single disbursement account with individual client sub-accounts. The individual escrow deposits are maintained in an interest-bearing sub-account in the client's name.

#### Features and Benefits:

- 24/7 access to our platform, with numerous Administrative and User features that you set up to fit your needs
- Detailed reporting including trial balances and export capabilities
- 24 months of transaction and statement history
- Establish Escrow Sub-Accounts online, and generate pre-filled W-9 documents
- Automatic calculation and credit of interest payments from opening to close of sub-accounts
- Establish both interest and non-interest bearing sub-accounts under the same Master
- 1099 INT Forms are system-generated, and delivered to the established address on each file, every year
- Disburse funds via the Master Account by wire, ACH or check
- Meet all legal and compliance requirements that prohibit the commingling of clients' funds

## Not-For-Profit Solutions

Investors Care2Share Program helps you earn money when your supporters or members bank with us. We can take some of the stress out of managing incoming donations, too!

### CARE2SHARE AFFINITY PROGRAM

Add an additional resource to aid your fundraising efforts! If you're a 501(c)(3) not-for-profit that maintains your Operating Account at Investors Bank, you're eligible to join Care2Share.

Your members or supporters can then enroll their eligible consumer checking and savings accounts with your organization's Care2Share. You'll receive regular donations from Investors, which are based on the average balances of all accounts enrolled in your organization's Care2Share.

It costs you nothing to join Care2Share, and it's free for customers to enroll their accounts in your program. Ask your Relationship Manager or stop by your local branch for additional program details and enrollment qualifications.

### DONATION MANAGEMENT

Our Lockbox Service can help you process large volumes of donations by check quickly and efficiently. We also have services that allow not-for-profits to accept credit and debit card payments for donations on a one-time or recurring basis. Our service partner lets you accept credit or debit card contributions online, over the phone or through a mobile device protected by state-of-the-art security technology.



## Industry Solutions



investors Bank

Banking in *your* best interest.

Call 855-iBank4U (855.422.6548)

Visit [investorsbank.com](http://investorsbank.com)

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COX #807 Rev 07/19

Investors takes the time to learn about your business.

We work with you to tailor solutions for your specific needs.

With our full range of commercial deposit, cash management and lending solutions, we make your life easier.



## Commercial Real Estate Services

### CHECKING SOLUTIONS

Investors Bank Commercial Real Estate Accounts are designed to meet the various needs of our Commercial Real Estate Clients. Our customized solutions will improve your cash flow and manage your funds effectively and efficiently.

#### Clients receive:

- Online Banking
- Remote Deposit Capture Service with a free Single Scanner
- Next Day Funds Availability
- Overdraft Protection

### TENANT LANDLORD ESCROW ACCOUNT

With *YourStyle*® Online Escrow Service, landlords, building agents and property managers can effectively manage their tenants' security deposits. Deposits are maintained in an interest-bearing online sub-account in the tenant's name. These sub-accounts are linked to a Master Escrow Account in the name of the landlord, providing an easier way to manage your tenant security deposits.

#### Features and Benefits:

- Ability to open and close sub-accounts, and track accrued interest on a monthly basis
- On-demand Rent Security Trial Balance which shows activity and balances for each tenant sub-account
- Disburse funds from the Master Landlord Checking account via check, wire or ACH when closing a tenant account
- Self service for fund allocations for new deposits and ability to make partial fund disbursements if required
- Users can disburse the tenant's interest in the sub-account on an annual basis, or let it accrue per tenant's requirements
- 1099 INT Forms are system-generated, and delivered to the established address on file, every year
- Sub-accounts are FDIC insured to \$250,000

### 1031 EXCHANGE ESCROW ACCOUNTS

Establish sub-accounts for your client's property investment funds. Investors Master 1031 Escrow Accounts allow you to manage a single disbursement account with individual interest-bearing sub-accounts in your client's name.

#### Features and Benefits:

- Online detailed reporting including balance, transactions and statements with 24 months of accrued history
- Split interest capabilities between master & sub-account client
- Ability to open and close client sub-accounts through the *YourStyle*® Online Escrow Service Platform
- Easily comply with legal requirements that prohibit commingling of client's funds
- 1099 INT Forms are system-generated, and delivered to the established address on file, every year

## Government Banking

### GUDPA (GOVERNMENTAL UNIT DEPOSIT PROTECTION ACT)

Investors Bank is certified by the State of New Jersey as a GUDPA funds depository.

### DEPOSIT SERVICES

Investors offers a full line of competitive deposit solutions:

- Government Checking Accounts
- Government Money Market Accounts
- Government Certificates of Deposits

### CASH MANAGEMENT SOLUTIONS

Full suite of products & services:

- Payables & receivables processing
- Fraud prevention
- Information reporting

### ONLINE ESCROW SERVICE SOLUTIONS

With *YourStyle*® Online Escrow Service, municipalities can manage their sub-account responsibilities for various government accounts and needs.

### MUNICIPAL ESCROW SERVICES

Provides municipalities with enhanced *YourStyle*® Online Escrow services designed to manage sub-account information under a master account for detailed reporting and ease of use, including required 1/3, 2/3 interest split.

### SURROGATE ACCOUNTS

Investors has a dedicated Surrogate Department to meet the various needs of Intermingled Trust Funds.

### BOND PROCEEDS SOLUTIONS

Investors offers a full line of competitive deposit solutions:

- Investment of bond proceeds in GUPDA deposit products
- Master account structure with sub-accounting to segregate funds by bond issue year, type or project
- Third-Party Arbitrage Tracking & Reporting
- *YourStyle*® Online Escrow Sub-account Management

### MUNICIPAL SHORT-TERM FINANCING

- BANs, TANs, Emergency Notes, etc.

## Healthcare Financial Services

Investors Bank created a Healthcare Financial Services Division to help busy physicians and healthcare professionals get solutions to fit the needs of their practice. We have a team of dedicated specialists with extensive healthcare lending experience. Given the ever-changing healthcare environment with JVs, ACOs, RVUs, MSOs and ASCs, the way you practice medicine needs to stay ahead of the curve. Our team understands the effects of regulatory changes on your practice and we custom-tailor lending and depository products to meet your needs - we also provide commercial mortgages to help you build or expand your operation. After hours or in-between patients, at your office or outside the OR—with our concierge-style of service, we come to you.