



- ✓ A locally managed community bank since 1860
- ✓ Full range of financial services to businesses, local municipalities, government agencies and townships
- ✓ Local loan decisioning
- ✓ 13 branch locations
  - Caln
  - Chadds Ford
  - Downingtown/East End
  - Downingtown/Main
  - Exton
  - Kennett Square
  - Lionville
  - Little Washington
  - Ludwig's Corner
  - Media
  - Tel Hai
  - West Chester
  - West Goshen

# DNB First Profile



**DNB First is the oldest bank in Chester County, established in 1860, to provide local residents with much needed financial services.**

Now, as it did over 100 years ago, the Bank earns its reputation with every single customer interaction. Our 13 branch network offers full-service banking solutions to residents, businesses and municipalities that insist on a higher quality of service and a more personal commitment to their business financial needs.

**A Business Bank** - We've invested in the people and systems to deliver the capabilities which businesses and municipalities depend on to operate efficiently. Our experienced professionals are dedicated to providing customers with the right solutions for their business challenges. They have experience in identifying and implementing solutions that deliver bottom-line results.

**Committed to our community** - Each year the Bank makes cash and in-kind donations to a wide variety of local organizations. Over the past several years, the Bank has returned nearly \$1,000,000 back to our community. The Bank staff also donates thousands of hours to organizations which provides critical services to the community and enriches the lives and businesses of the area. We lend both our financial expertise and leadership experience to help guide organizations from a strategic perspective and provide worker level support for their important efforts.





- ☑ Warehouse facilities
- ☑ Manufacturing facilities
- ☑ Retail sales locations
- ☑ Medical and professional buildings
- ☑ Multi-unit apartment buildings
- ☑ Strip centers and office buildings
- ☑ Residential development

## **Related Services**

Business Checking  
Merchant Credit Card Services  
Business Money Market  
Investment Sweeps  
CD Investments  
Business Line of Credit  
Term Loans  
Letters of Credit  
Bank at Work benefit for staff

# Construction Financing & Commercial Mortgages



**An organization's headquarters and manufacturing facility play a critical role in a business' ability to operate efficiently and competitively in the marketplace.**

Land acquisition and facility construction are critical elements for the creation or purchase of manufacturing facilities, retail sales locations, medical and professional buildings and other organizational facilities including warehouses and flex-space. They are also important for investment properties including multi-unit apartments, strip centers and office buildings.

*Construction financing* addresses the first stage of the process by providing short-term financing during the actual construction process, releasing funds as needed and milestones of construction are met. This offers your company a commitment on the amount needed to complete construction while providing safeguards on funds distribution throughout the construction process

*Commercial mortgages* offer a financing solution following completion of construction. It offers a longer-term solution for the financial management of property ownership.

Local loan decision making, attention to detail and extensive knowledge of the community are critical factors in evaluating financing options. Our experience in all of these areas make DNB First uniquely qualified to provide the level of service your business demands for any type of Construction Financing and Commercial Loan.





- ☑ Term loans
- ☑ Working capital lines of credit
- ☑ Letters of credit
- ☑ Local loan decisioning
- ☑ Tax free financing

### **Related Services**

- Commercial Mortgages
- Commercial Checking
- Business Checking
- Merchant Credit Card Services
- Business Money Market
- Investment Sweeps
- CD Investments

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# Commercial Loans



**As a business, your ability to react quickly to changing situations and unexpected opportunities is crucial to your success.**

Few businesses or organizations have all of the cash they need, all of the time, for maximized efficiency and operations. Most companies utilize a combination of loan types to maximize cash availability and manage their short- and longer-term needs to control their overall borrowings. These needs often include covering equipment acquisition for ongoing operations and business expansion; raw material purchase for manufacturing; stock management for inventory; and payroll for employees.

DNB First is your committed partner for all of your borrowing needs. Look to us for term loans, working capital lines of credit and letters of credit. As your Bank, we can assist you in integrating your various borrowing needs to maximize flexibility and provide your company with the funds necessary for successful operations and continued growth.

Come to DNB First with your financing needs. We will put together a customized loan program designed specifically for your company.



- ☑ Manage cash flow
- ☑ Simplify daily banking
- ☑ Reduce time required to manage company finances
- ☑ Manage customer receivables

## **Related Services**

OnSite Bank Deposit  
Business Checking  
Commercial Checking  
Business Savings  
Business Money Market  
Repurchase Agreement Investments  
Business VISA® Check Card

# Cash Management Services



**Cash Management Services through DNB First can help you save time and money that can be reinvested in your core business.**

A checking account may be the core of your business finances, but **Cash Management Services** are the add-ons that give your business financials the opportunity to operate at peak efficiency. They save you time and help maximize your returns.

How can you improve your cash flow? How can you optimize the interest your excess funds earn? How can you and your staff spend less time on banking and more time doing what your company actually does to make a profit?

A DNB First Cash Management professional can give you the full picture of what is available and how it can positively affect your organization's bottom line.

A list of valuable cash management services includes:

- OnSite Bank Deposit
- Sweep Accounts
- Zero Balance Accounts
- Merchant Card Services
- eBankingAccess and eBusinessAccess
- Direct Deposit of Payroll
- ACH Services (Direct Debit & Credit)
- Business Telephone Banking
- Detail Debit & Credit Reporting
- Interest on Lawyer's Trust Acct (IOLTA)
- Coin & Currency Services
- Easy Escrow
- Check Imaging
- Government Services Accounts
- Lock Box Service
- Cash Concentration Accounts
- Positive Pay
- DTC Depository Transfer Service
- Online Bill Payment
- Business Debit Cards





- ✓ Fully integrated banking services
- ✓ Earnings credit on your balances offsets account charges
- ✓ 24/7 access to your accounts
- ✓ Next day funds availability

### **Related Services**

- Online Banking
- Merchant Credit Card Services
- Business VISA® Check Card
- Business Money Market
- Repurchase Agreement Sweep
- CD Investments
- Commercial Mortgages
- Business Line of Credit
- Bank-at-work benefit for staff

# Commercial Checking



**As your business grows and thrives, your business banking needs often expand. DNB First offers you an integrated, comprehensive solution with a positive impact on your company's bottom line.**

**DNB Commercial Checking** integrates more of the services you need. OnSite Bank Deposit and other cash management options help you manage your cash flow. Online Banking is available virtually anytime and anywhere from an internet-enabled PC, and helps you manage your various accounts on *your* schedule. Our variety of investment accounts maximize your returns on excess balances.

Your account balances earn a credit which offsets the costs of some or all of the Bank services you use. The combination saves your company bottom-line dollars and adds to your overall operational efficiency. All of the tools you need to manage the finances of your company are here!

All this from the Bank that has been faithfully serving the banking needs of your friends and neighbors since 1860 - DNB First.





- ✓ Up to 325 FREE transactions per month includes checks paid, deposits, and deposited items
- ✓ Anywhere, anytime account access through Online Banking and Phone Access Banking
- ✓ Next day funds availability on local check deposit
- ✓ Free VISA® Business Debit Card

### **Other Services**

- Business Checking
- Commercial Checking
- Business VISA® Check Card
- Commercial Mortgages
- Construction Loans
- Business Loans
- Lines and Letters of Credit
- Business Leasing
- Term Loans

# Business Package Checking



**When your business is too large for basic business free checking and too small for an involved analysis account, where can you go? Go directly to DNB First Business Package Checking.**

Business Package Checking combines features important to small- and medium-sized businesses and offers them FREE. That makes this Checking option a great value.

Business Package Checking offers up to 325 free account transactions per month: that's almost double the number that other banks provide for free. Phone Access Banking and Online Bill Pay are offered free, as is the VISA® Debit Card. These services provide a variety of methods to access your account and funds from nearly anywhere in the world, including your home, 24/7.

You'll also receive a free Estate and Investment Planning consultation. This valuable service from an experienced investment professional helps business owners, whose personal and business assets are often co-mingled or co-dependent, understand and react to the special situations they face with their finances.

Next day funds availability for local deposits assists in maximizing cash flow.





- ✓ Faster, easier client account management
- ✓ Single Master account with easy-to-use sub-accounts
- ✓ Reduced workload: Bank does 1099 and IRS reporting

### **Related Services**

- Business Checking
- Commercial Checking
- Online Banking
- Merchant Credit Card Services
- Commercial Mortgages
- Term Loans
- Construction Loans
- Lines and Letters of Credit
- Business Leasing

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# Easy Escrow Manager



**When your business involves managing funds or payments from a variety of clients, organized escrow accounts become a necessity!**

Many businesses use escrow accounts to track and manage client funds. **Easy Escrow Manager** makes the process infinitely more convenient for you by using a single master account and establishing sub-accounts for each client. A simple Form W-9 is required for establishing each sub-account. Deposits can be made online or at any branch as transfers from the master account or as deposits; withdrawals and account closing can be handled by phone.

Sub-accounts are summarized on a monthly, reflecting complete transaction history and interest crediting where appropriate. Funds and transactions remain segregated for more accurate audit trails. Each sub-account is insured separately to \$100,000 through the FDIC.

Your account management workload is reduced to a minimum. 1099 forms are prepared by the Bank and mailed for you to all sub-holders. The Bank also takes care of all IRS reporting responsibilities.

Look to DNB First for time- and cost-savings solutions in managing your business and client financial needs.



- ☑ Make check deposits without leaving your office
- ☑ Saves time
- ☑ Make deposits virtually any time of the day or night
- ☑ Speeds cash flow

### **Related Services**

Business Checking  
Commercial Checking  
Online Banking  
Phone Access Banking  
Business VISA® Check Card

# OnSite Bank Deposit



**Banking is more convenient than ever. Make deposits to your DNB First Business Checking or Commercial Checking account from your own desk.**

***It's fast.*** Process 30-60-90 checks a minute. You may be done with your daily banking in just minutes.

***It's easy.*** A couple of clicks on your PC and your check is delivered electronically to your account for deposit.

***It saves time.*** No more trips to and from the bank or waiting in line for the next available teller.

***Works on your schedule.*** Send your deposits any time of the day or night. No need to restrict yourself to bank branch hours.

***Improves cash flow.*** With faster deposit crediting, you'll create more flexibility for managing various aspects of your business.

***It saves money.*** Your company will benefit financially through the cost savings you can realize.

- Time used for banking can now be used for client-billable functions, increasing your company billings.
- Less time required for banking functions may translate to lower staff requirements and a savings in employee expense.
- With improved cash flow, you can negotiate vendor discounts for early payment of bills.

**This service could be FREE to your business, covered by an earnings credit on your monthly average account balances. Ask us for details.**





- ✓ Designed specifically for non-profit organizations
- ✓ Full-service checking services
- ✓ Interest earnings on excess balances
- ✓ Online banking convenience
- ✓ Fully integrated banking services

### **Related Services**

Cash Management services  
Online banking  
Term Loans  
Lines of Credit  
Bank-at-Work benefit for staff & organization activists/volunteers

# Non-Profit Interest Checking



**A full-service interest checking account that is perfect for your non-profit organization's daily banking needs.**

Your non-profit organization does important work and every dollar is critical to fulfilling your mission. DNB First helps by offering you a checking solution which offers great value including interest on balances.

Your Non-Profit Super NOW is customized for your organization. By setting an appropriate target balance specifically for your account, your excess funds can earn interest at current market rates, offering additional efficiency to your banking relationship.

In addition, the wide range of cash management solutions available to all businesses are also available to your organization. Our Cash Management Officers can help identify which services would most benefit your banking needs and show you how to implement them for cost and labor savings, additional convenience, and better efficiencies.





- ✓ Access from any PC worldwide with Internet access
- ✓ Full transactional functionality
- ✓ 24/7 availability
- ✓ Secure access with 128-bit encryption and password protection
- ✓ Real-time account status

## **Related Services**

OnSite Bank Deposit  
Business Checking  
Commercial Checking  
Business Savings  
Business Money Market  
Repurchase Agreement  
Business VISA® Check Card  
Term Loans  
Business Leasing  
Lines and Letters of Credit



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# Online Banking



**24/7 availability to your business accounts is how most companies define convenience. DNB First customers get that convenience with *BusinessAccess* Online Banking.**

*BusinessAccess* provides full transactional capabilities and real-time balance information from an internet-enabled PC. Your company can also take advantage of ACH origination capabilities for payroll, bill and tax payment, plus other essential business functions.

Access to your accounts is secured through the use of 128-bit encryption and password protection. You can assign or restrict different levels of access to employees according to need for additional security.

With *BusinessAccess*, you have the information and capabilities you need to make your company financial management easier and your business run smoother. The result is better and faster financial decisions for a better bottom-line result.

**13 branches in Chester and Delaware County • 484-691-DNB1 • [www.dnbfirst.com](http://www.dnbfirst.com)**



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# Lending Team



**As you seek financing for your business, it's easy to focus on the rate and miss the most valuable elements that your bank brings to the table: experts and the ability to get you the funds that you want quickly.**

That's where DNB First offers the highest value for your business. Our team of experienced lenders and our unwavering commitment to superior service make us unique for a bank of any size.

As a part of that commitment, our lenders work together with your account manager to ensure that your financing solution integrates with your other business accounts. That way, you realize maximum efficiency from all of your DNB First banking relationships. You gain more than just a single solution: your business benefits from improvements in all areas of your banking and financial operations.

With over 200 years of combined lending experience, you'll find we have a strong understanding of your business needs.

Your business' bottom-line results are our primary focus. Call DNB First today!





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# Business Services Team



**What would an on-call team of professionals, ready and available to help you maximize your organization's cash flow and other financial needs, look like? Pretty much like DNB First.**

Some businesses already know exactly what they need in terms of banking services. For others, there are opportunities which have yet to be uncovered. Our seasoned team of professionals has extensive experience assisting businesses from a wide range of industries to improve their operations and cash flow. They offer your organization a valuable resource that can't be duplicated.

Your DNB First banking team has incredible business savvy. They can analyze and address needs and opportunities in terms of your daily banking functions, your ongoing cash management and investment needs. They'll show you how you can save time, enjoy better convenience and reduce costs overall.

And when it comes time to borrow funds for operations or expansion, they'll coordinate with the DNB First lending team to ensure that the process is faster and easier than you ever expected.

It's the kind of service you can only get from people who personally care about your business from a bank fully committed to its community. Your business' bottom-line results are our focus. Call DNB First today.

