

Curated elevated banking
experiences for qualified clients.

You.

A banking relationship that is managed to go beyond expectations to take care of your every need, where service is an experience delivered with endless attention.



Welcome to a world of banking where your needs are anticipated and your expectations exceeded.

Our approach offers more than just banking — it's a carefully curated experience designed with your unique lifestyle, business priorities and financial ambitions in mind.

Your BanescoSelect
experience is delivered
by a dedicated
Relationship Manager
who is attentive
to your needs and
accessible according
to your preferences.



Your Relationship Manager works with a limited number of clients. This ensures you have the time you need for meaningful dialogue, goal setting and extraordinary servicing.

We do more than just manage your relationship, we nurture your financial growth while ensuring you have the time and peace of mind to focus on what matters most to you.

As your financial needs evolve in complexity and require the knowledge of a specialist, we assemble a team of banking, lending and liquidity cash flow management specialists to provide insights and support.



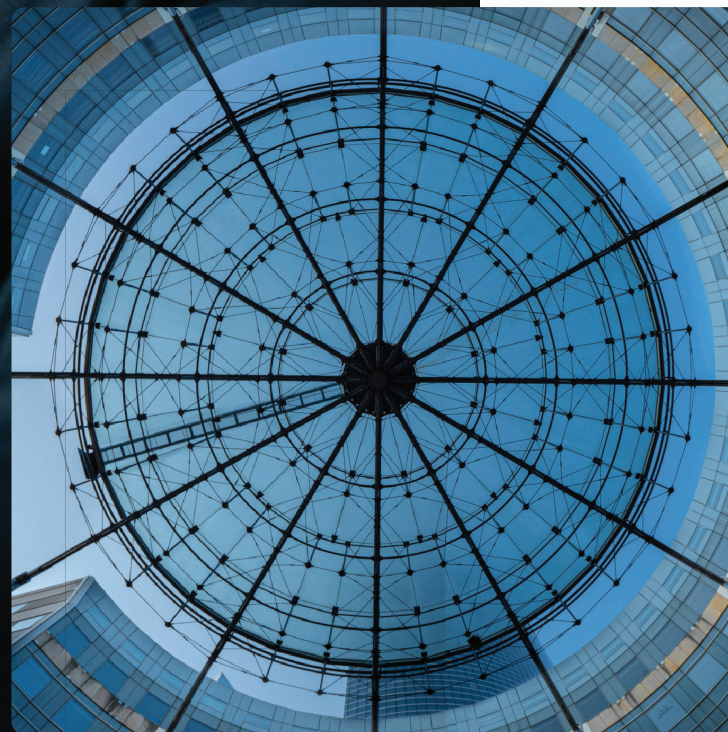
A spectrum of banking services catered to your global lifestyle, broad perspectives and financial vision.





Insights and ideas to point
your financial decisions in the
direction of your ambitions.

Innovative financial tools and deep lending capabilities drive the execution of successful business strategies.



What sets us apart in the world of high-end banking.

Expertise.

We infuse decades of banking knowledge and experiences into formulating plans that present opportunities for you to move along your financial journey with confidence.



What sets us apart in the world of high-end banking.

Innovation.

We specialize in servicing clients with sophisticated banking needs by simplifying financial complexities and leveraging the power of digital capabilities to make banking safe, secure and streamlined.



What sets us apart in the world of high-end banking.

Customization.

Your Relationship Manager assembles a servicing team with the expertise to deliver a full spectrum of banking services designed to meet your everyday needs and ambitions for tomorrow. Count on their support, responsiveness and undivided attention during every encounter.





Professional Banking

Our Professional Banking team understands the unique and sophisticated needs of professionals, including doctors, dentists, attorneys and CPAs.

We empower professionals to manage daily business banking with efficiency and approach long-term financial goals with confidence.

Our tailored solutions offer specialized accounts with digital conveniences and streamlined tools for payables and receivables management, including ACH Services, Zelle® for your business, Lockbox Services and Merchant Services to simplify payment collection.

Flexible financing options support your pursuit of business strategies, from practice acquisition and expansion loans to partner equity solutions, as well as financing to enhance liquidity and purchase commercial office space.

For the acquisition of residential property, we provide personalized assistance from application through closing to purchase or refinance primary, second and income-producing residential properties with adjustable-rate options for conforming, jumbo and super jumbo loans.

Commercial loans are subject to credit approval. Additional conditions may apply. Home loans are only available to domestic customers in the Continental U.S. Residential real estate loans are subject to credit approval. Additional conditions and restrictions may apply. Property must be located in Miami-Dade, Broward, Monroe or Palm Beach counties.

Merchant Services provided by FiServ.

To send or receive money with a small business, both parties must be enrolled with Zelle® directly through their financial institution's online or mobile banking experience. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Transactions between enrolled users typically occur in minutes.



Bank Accounts with Personal Service and Digital Convenience

Bank accounts are designed to accommodate your everyday needs to send and receive payments, manage account balances for liquidity and set aside funds to earn interest.

Personalized service from your Relationship Manager is complemented by innovative online and mobile technologies to handle your banking from anywhere in the world.

Privately move funds with wire transfers, account-to-account transfers and bill pay using online or mobile banking. BanescoSelect Rewards clients enjoy discounted fees, preferred rates and complimentary services.

Zelle® expedites sending and receiving funds with people you know and trust and eligible businesses.

A metal Visa debit card included with personal accounts is a visual statement of your status and is compatible with digital wallets and contactless payment terminals.

Banesco USA accounts are insured by the FDIC up to the standard maximum amount. We offer additional FDIC insurance protection coverage through ICS®. Deposit accounts with balances above \$250,000 are eligible.

Business-Exclusive Account Services

Direct Debit, Remote Deposit Capture, Lockbox Services and Merchant Services streamline the availability of funds. A Visa Purchasing Card offers a practical solution to make necessary purchases with ease. With the ability to set spending limits, track expenses and view activity in real-time, you maintain control while simplifying purchasing,

Digital payables services, including ACH origination, wire transfers, and online and mobile bill pay provide the ability to time the release of funds to manage your balance sheet for liquidity.

We offer the flexibility to share access to your accounts with trusted individuals who can transact on your behalf, including the use of a Visa debit card to access the account while you maintain control with authorized user level access and permissions.

Rely on your Relationship Manager to understand the financial workflows of your business and design efficient solutions that ensure you maintain the required liquidity for day-to-day operations and extended-term needs.

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IntraFi and ICS are registered service marks, and the IntraFi Cash Service is a service mark, of IntraFi Network LLC.



Integrating credit solutions into your financial journey.

Commercial Lending

Our seasoned commercial banking team brings deep market insight to introduce solutions that empower you to pursue your vision with confidence. Term loans, lines of credit and owner-occupied mortgages are structured to drive growth, support asset acquisition and maintain cash flow stability. For businesses seeking enhanced liquidity and operational agility, our inventory, receivables and purchase order financing offer the flexibility to sustain capacity while preserving capital.

We also provide specialized loan programs through partnerships with EXIM Bank and the Small Business Administration, along with financing options tailored to support the growth of minority-owned businesses.

Residential Financing

Concierge-level service is integral to the BanescoSelect experience. From application to closing, each residential real estate transaction is managed with meticulous oversight. Whether acquiring a new property, expanding a real estate portfolio, refinancing or leveraging equity, your dedicated residential lending specialist ensures a seamless process that aligns with your broader wealth strategy and property goals.

By offering tailored solutions and client-focused coordination, we structure terms and navigate complexities like multiple income sources or unique ownership structures to provide the clarity and confidence you expect.

CD-secured Loans

Leverage a strategic alternative to access funds without drawing down cash or liquidating assets. When your personal or business CD is pledged as collateral, you can secure financing while continuing to earn fixed interest on the CD, preserving both liquidity and investment growth.

Commercial Real Estate Lending

Our commercial real estate lending team combines deep industry expertise with a commitment to tailor solutions and structure credit facilities to align with the unique ambitions of each project.

With a reputation for trusted leadership and a proven track record, our dedicated bankers and credit executives bring insights that seek to maximize potential returns and support successful outcomes. Our approach is focused on delivering timely, market-informed decisions to customize lending terms that help you remain agile in a dynamic market.

We offer financing solutions designed to support every phase of development, from senior debt that leverages favorable borrowing rates to land acquisition and pre-development loans that secure your foundation while preserving liquidity. Construction financing is structured with flexibility in mind and draws that match project milestones to ensure cash flow is readily available from groundbreaking to completion.

Privacy and Fraud Prevention

Account activity is monitored to detect potential fraud. Your historical transaction patterns are analyzed and any deviation is brought to your attention.

Service from your BanescoSelect Relationship Manager is complemented by secure email messaging available through online banking and the mobile app.

Multi-factor authentication provides added protection to bank in our mobile app.

BanESCO USA Visa debit cards for personal accounts include Card Controls, available in online banking and our mobile app, allowing you to receive notifications about card usage, temporarily deactivate your card and allow activity based on specific merchants or geographies.

We offer paperless banking. Statements are posted in your online account for view and download.

With the utmost respect for your privacy, we do not share your personal information or information related to your relationship with us.

Business Risk Management

Positive Pay services detect potential fraud by matching your payee and other information with checks and ACH transactions before processing.

Our online banking tools make it easy to add and remove authorized users, set up transaction limits and view processing history.

Letters of Credit enable you to strengthen relationships with a guarantee of payment.



Deposit Products¹

Checking
 Student Checking
 Money Market
 Savings
 Certificates of Deposit

Lending²

Home Loans
 Residential Investment Loans
 Owner-occupied Commercial Real Estate Loans
 Commercial Real Estate Loans
 CD-secured Personal and Business Loans
 Minority-owned Business Loans

Digital Banking and Payments

Wire Transfers (U.S. and international)
 Online Banking with Account-to-account Transfers
 Mobile Banking with Mobile Deposit
 Visa Debit Card with Card Controls³
 Zelle[®]

Business Treasury Management

ACH Originations and Direct Debit
 ACH Positive Pay
 Payee Positive Pay
 Lockbox Services
 Merchant Services
 Remote Deposit Capture
 Visa Purchasing Card⁴
 Zelle[®] for your business

Specialty Banking

Accountants and CPA Firms
 Attorneys and Law Firms
 Commercial Real Estate Developers and Investors
 Dentists and Dental Practices
 Doctors and Medical Practices
 Manufacturers
 Small Businesses
 Wholesalers
 High-net-worth Individuals and Families

¹ Deposit products are insured by the U.S. Federal Deposit Insurance Corporation. Money Market accounts are available for domestic customers only.

² Commercial loans are subject to credit approval. Additional conditions may apply. Home loans are only available to domestic customers in the Continental U.S. Residential real estate loans are subject to credit approval. Additional conditions and restrictions may apply. Property must be located in Miami-Dade, Broward, Monroe or Palm Beach counties.

³ Card Controls is available with debit cards for personal checking accounts that are enrolled in Online Banking.

⁴ Purchasing Cards are subject to credit approval. Additional conditions may apply.

Merchant Services provided by FiServ.

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We invite you
to experience
BanescoSelect.

Serving your world.



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