

# Business Accounts & Services

## Business 75 Checking

Monthly Maintenance Fee .....\$8.00  
First 75 transactions\* (per statement) ....FREE  
Each transaction over 75 .....\$0.25  
To avoid monthly maintenance fee:  
Average monthly balance .....\$2,500.00  
or Minimum daily balance in related  
Savings or Certificate of Deposit: ....\$2,500.00

## Business 150 Checking

Monthly Maintenance Fee .....\$10.00  
First 150 transactions\* (per statement) ....FREE  
Each transaction over 150 .....\$0.25  
To avoid monthly maintenance fee:  
Average monthly balance .....\$10,000.00  
or Minimum daily balance in related  
Savings or Certificate of Deposit: ....\$10,000.00

## Business 250 Checking

Monthly Maintenance Fee .....\$20.00  
First 250 transactions\* (per statement) ....FREE  
Each transaction over 250 .....\$0.25  
To avoid monthly maintenance fee:  
Average monthly balance .....\$20,000.00  
or Minimum daily balance in related  
Savings or Certificate of Deposit: ....\$20,000.00

## Money Market Sole Proprietor Checking

*This interest\*\* bearing account is designed to meet the needs of sole proprietors.*  
Monthly Maintenance Fee .....\$8.00  
First 75 transactions\* (per statement) ....FREE  
Each transaction over 75 .....\$0.25  
To avoid monthly maintenance fee:  
Average monthly balance .....\$5,000.00  
Interest rate .....\*\*Varies

## Non-Profit Checking

*Dime Bank has various low-cost or no fee checking products to meet the unique requirements of Non-Profit organizations. A banking representative will analyze your account balances and activity in order to determine which product best suits your organization's needs.*

## Interest On Lawyers' Trust Accounts (IOLTA)

*This interest\*\* bearing account is designed for lawyers to pool client funds for short periods of time.*  
Monthly Maintenance Fee .....FREE

## Interest On Real Estate Trust Accounts (IORETA)

*This interest\*\* bearing account is designed for realtors to be used for their client's down payment and closing funds.*  
Monthly Maintenance Fee .....FREE

## Commercial Checking

*The Dime Commercial Checking Account is a competitive product that will meet the needs of most corporations, organizations and municipalities. A monthly earnings credit, which will fluctuate with market rates, will be applied against the investable account balance to offset or reduce any charges assessed to your account.*

Monthly Maintenance Fee .....\$10.00  
Each Item Paid .....\$0.15  
Each Item Deposited .....\$0.12

## Dime Cash Sweep Account

*The Dime Cash Sweep is a money market investment product that allows you to earn a market rate of interest on excess funds in your checking account. Based on an established target balance, excess funds are automatically swept into your Dime Cash Sweep account. If your account balance falls below your target balance, funds are swept back into your checking account.*

Monthly Maintenance Fee .....\$25.00

## Corporate Daily Access Savings Account

*Rate of interest is determined by account balance. Rate is variable and based on daily Fed Funds rate. Please contact us for current rate and balance information.*

## Commercial Loans

*Our commercial lending team is made up of individuals who live and work in the markets they service, with all decisions made locally. This allows us to be very responsive to your individual financing needs. To assist you, we offer a wide variety of commercial loan products such as:*

- Commercial Lines of Credit
- Working Capital Loans
- Equipment Financing
- Term Loans
- Commercial Mortgages
- SBA Loans
- Letters of Credit
- Commercial Leases
- Construction Mortgages

## Retirement and Financial Services

### Business Executive Benefits

*Business Executive Benefits are offered in recognition of the dynamic needs of today's business owners and their key employees. Providing supplemental benefits is an important part of attracting, rewarding, and retaining key employees.*

### Business Retirement Plans

*Business Retirement Plans offer many financial benefits to you and your employees. Whether you currently have a plan that needs more active monitoring or you want to start a plan, we can provide customized strategies and are committed to providing extraordinary service.*

### Business Protection and Succession Planning

*Business Protection and Succession Planning services address the continuity of your business. These services present business owners with a comprehensive approach to the orderly transition of the management and ownership of their companies.*

## Other Services

### DimeOnLine Internet Banking & Bill Pay

*Visit DimeOnLine at [dime-bank.com](http://dime-bank.com) 24-hours a day and you can view your balance, account activity and transfer funds. DimeOnLine also offers the option of paying bills online with our Bill Pay product.*  
DimeOnLine Internet Banking .....FREE  
Bill Pay .....FREE  
Cash Management ACH/Tax Payments (EFTPS) are available. Ask for details.

### 24-Hour Info-Line

*You can check your balance, verify account activity and transfer funds using our 24-Hour Account Info-Line by calling (860) 859-4322 in CT or (401) 596-4747 in RI.*

### Night Depository Services

*You can make deposits at night by using one of our night depositories, which are located at all nine (9) of our conveniently located branches. Please visit the branch most convenient for you to sign up.*  
Lock Bags - first one .....FREE  
Each Additional \$25.00  
Zipper Bags - first two .....FREE  
Each Additional \$5.00

### Benefits To Your Employees

Dime Bank also offers services, like our **Switch Kit**, to make banking for your employees easier!



(\*Transactions are defined as: any deposit, check paid, item deposited, ACH debits/credits, ATM deposits/withdrawals and POS/NYCE purchases. Other fees may apply. Please refer to the Schedule of Charges for a complete list of fees.)

(\*\* Interest rates are variable and are subject to change at any time.)

At **Dime Bank** we understand the importance of a good business relationship and we want nothing more than to prove that to your organization.

Whether you are a sole proprietor, a company with a few employees or an established corporation with multiple shifts and locations, we have the expertise and experience to make your banking needs work for you and your business.

**Dime Bank** offers a wide range of products and services to meet the constant demands of any business, and our professional staff is happy to assist you in customizing the ideal banking package for your company. Having worked within the community since 1869, we are confident that the banking challenges your organization faces today, are obstacles we have helped others overcome.

Call us today to arrange a review of your current banking relationship and allow us to help you find the best solution for your current and future needs.

*"I have been in business since 1974 and Dime Bank has always been there for me. Dime has the flexibility and convenience I need and offers great service, time and time again."*

- Bill Shallcross Jr.  
B&S Cycle Parts & Accessories

*"The Dime has provided me with excellent business banking support, both in checking and investment areas."*

- Audrey Terry  
The Finer Consignor

*"Dime is always helpful with our banking needs. No matter what question or level of service I need the Dime employees respond quickly, professionally and pleasantly. That type of service is very difficult to find these days."*

- Donna Yother  
Sava Insurance Group

*"The Dime took the necessary effort to understand our business and were willing to design a program that fit our needs."*

- Kelly Blanchard  
Honey Dew Donuts

## Locations

**CORPORATE\***  
(860) 859-4300  
290 Salem Tpke.  
Norwich, CT

**DOWNTOWN**  
(860) 889-2318  
33 Broadway  
Norwich, CT

**EAST LYME BRANCH\***  
(860) 739-2192  
18 Chesterfield Road  
East Lyme, CT

**LEDYARD BRANCH\***  
(860) 464-8925  
744 Colonel Ledyard Hwy.  
Ledyard, CT

**MONTVILLE BRANCH\***  
(860) 848-0659  
601 Norwich-NL Tpke.  
Uncasville, CT

**NEW LONDON BRANCH\***  
(860) 437-4366  
668 Bank Street  
New London, CT

**NORWICHTOWN\***  
(860) 892-4047  
115 West Town Street  
Norwich, CT

**TAFTVILLE BRANCH\***  
(860) 887-0554  
630 Norwich Avenue  
Taftville, CT

**WESTERLY, RI\***  
(401) 596-4744  
131 Franklin Street  
Westerly, RI

\*ATM Location



**Dime Bank**

Member FDIC



dime-bank.com

You, and your business,  
can depend on the Dime.

products and services  
for our Business Customers from

**Dime Bank**

