



**BUSINESS
BANKING
SOLUTIONS**

Government Banking

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GOVERNMENT BANKING

Dime is Committed to the Success of Your Organization.

Experience the Dime Difference.

Dime Commercial Bank is the premier business bank in New York. For over 160 years, we've helped businesses succeed, and as a local commercial bank, we're ready to help your organization thrive.

No other bank provides personal attention to your organization's needs like Dime. We'll help you through every phase of your operation by providing customized solutions that evolve with your needs. We're always here to answer your questions, and you'll have a dedicated banker, backed by our team of experts.

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- **We have the right people, products, solutions, and technology to help you succeed.**
Whether you are a municipality, school district or public entity, Dime is committed to your success. As a local commercial bank, we'll work with you to develop the right mix of products, solutions and technology that are unique to your operation.
 - **Our technology makes bank transfers easier, and smarter.**
Your operation doesn't always run from 9 to 5, and neither should your ability to manage your accounts. Save time and money by managing the finances of your municipality, school district, or public entity anywhere, anytime through Dime's digital channels.
 - **Let us get to know your operation.**
We believe that the best answers come from understanding you, so we take the time to get to know your operation by listening to your needs and goals before offering a single piece of advice. Our solutions are customized to meet your specific needs.



Dime Commercial Bank Government Banking and Your Team!

**Cash Management Solutions¹ to
Help Run Your Organization More
Efficiently with Greater
Profitability and Cash Flow.**

ONLINE BANKING
BUSINESS MOBILE BANKING²
REMOTE DEPOSIT CAPTURE
WIRE ORIENTATION
ACH ORIENTATION SERVICES
LOCKBOX SERVICES POSITIVE PAY

Dime Commercial Bank is a Leading Business Bank in New York.

For over 160 years, we've been helping local businesses thrive. As a local commercial bank, we're ready to help your organization thrive.

Smart Solutions to Help Manage Your Organization.

When it comes to Government Banking, no bank provides personal attention to your organization's needs like Dime. We give you the commitment, follow-through and can-do attitude you deserve. Your time, satisfaction and success are important to us.

Dime Commercial Bank is a partner committed to the success of your organization. Our Government Banking relationship managers will help you through every phase of your operation by providing customized financial solutions that evolve with your needs. We are always within reach of answering your questions and provide fast responses to all of your requests.

¹ All products subject to Dime approval. Fees may apply.

² Must have Dime Online Banking for Business to use Dime Business Mobile Banking. The Dime Business Mobile Banking App is available for select mobile devices. Dime Business Mobile Banking is a free service from Dime. However, your mobile carrier may charge for data and text message usage.

Smart Solutions to Help Manage Your Organization¹

ONLINE BANKING

Manage Your Bank Accounts

Dime has helped local organizations succeed by providing smart solutions to help manage cash flow. We understand that running an organization doesn't always leave time to run to the bank. That's why Dime provides online banking solutions, which helps you maximize your time while managing your bank accounts at any time. You can easily obtain balances and transaction history, transfer funds securely between Dime accounts, pay bills and approve ACH and Wire transactions.

Business Online Banking & Mobile App²

Statements & Reporting

- 2-years of account statements, notices, transaction history, payment history and report history
- Automated report delivery - Dime sends custom reports directly to the client

Mobile payments & Zelle®³

- Access to Zelle® for business through the web or in the Dime Business Mobile App
- Process ACH, Wire, and Bill Pay payments directly through the Dime Business Mobile App

Check Positive Pay & Payee Positive Pay

- Automated process matches list from customers of pre-authorized checks to those presented for payment
- Checks can be imported via file upload or FTP/SFTP
- Default decision can be either Pay or Return
- If dollar amount is read incorrectly by processing bank, system allows for adjustments during decisioning
- Decision cut-off time: 2:00pm EST
- Receive alerts via email and/or text message

ACH Positive Pay (Debits & Credits)

- Take control of pay/no pay decisions for ACH debits and/or ACH credits to your accounts
- Stop fraudulent ACH transactions before they occur
- Add vendors to an approved list, setting dollars, date, and frequency limits
- Decision cut-off time: 2:00pm EST
- Receive alerts via email and/or text message

Remote Deposit Capture

- Allows a business customer to scan and deposit checks directly from their place of business using a desktop check scanner and our software
- Eliminate trips to the bank
- Online reporting with images
- Compatible with most scanner models
- Compatible with Dime Secure Browser
- Extended banking hours with a 7:00pm EST deposit cut-off time

Lockbox & E-Lockbox

- Payments with invoice/bill mailed to a post office box
- Processed and deposited directly into customer's account by Dime
- Electronic reporting including electronic reporting including images
- Custom reporting for client's account receivables software
- Reduces clerical costs
- Integrates with Yardi, MDS, AppFolio, etc.
- Healthcare specific services, including 835 reporting, claims denials, etc

Dime Escrow Express

- Perfect for 1031 Exchange, Attorney Client sub accounts, landlord-tenant, etc.
- Allows you to open accounts, upload documentation, send W9's via DocuSign, transact, etc, all within the platform
- During the initial onboarding Dime can open all sub accounts using only a single W9 attestation, instead of needing to collect paperwork for all of the sub accounts a client may have
- Balances can be tied to IntraFi for FDIC insurance

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³ Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Merchant Services & Credit Card/ Purchase Card

- Next day funding of transactions
- Competitive rates
- Multiple terminal and gateway options depending on your needs
- Credit cards/P-Cards
- User-friendly Online enrollment
- Purchase card available with advanced controls for admins
- High volume businesses receive dedicated person through the application process

ICS Integration

- Sweep balance reflect on each connected account, so the client always knows how much is available
- ICS accounts are included in the client account list
- Sweeps in and out of the ICS account are automated each night
- Minimum/maximum balances can be set prior to sweeps to ICS
- Interest-bearing and non-interest bearing ICS available, along with CDARS

ACH Origination (Payments & Collection)

- Next-day, same-day, recurring and future dated payment options available
- Multiple SEC codes available, including CCD, PPD, Payroll, TAX, CTX
- File uploads, or automate payments via FTP/SFTP
- ACH origination is available in the Dime Business Mobile App¹
- Same-day ACH cut-off time: 2:00pm EST
- Next-day ACH cutline-offtime 6:00pm EST

Wire Origination & FX Capabilites

- Domestic and international payments
- Foreign currency option with real-time rates
- Wire cut-off time: 6pm EST, with 6:30pm EST available for clients that need the extra time
- Dime has partnered with Bannockburn to provide our clients with additional FX capabilities, such as spot transactions in over 90 currency pairs, and reduced foreign exchange related spreads and expenses^{2 3}

Check Print and eCheck

- Dime has partnered with Deluxe to provide a comprehensive check disbursement solution in a single interface
- Deluxe will print and mail checks for our clients on high security check stock printed with MICR ink
- eCheck is a significantly cheaper option than mailing a check and the only requirement to send an eCheck is an email address for the payee
- eCheck deposit options include: Visa or Mastercard Debit Card, Direct Deposit

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² Bannockburn Global Forex, LLC is not a subsidiary of DIME Commercial Bank.

³ The investment products sold through Bannockburn Global Forex, LLC are not insured DIME Commercial Bank deposits and are not FDIC insured. These products are not obligations of DIME and are not endorsed, recommended or guaranteed by DIME or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible.

Not Insured by FDIC or Any Other
Government Agency

Not Bank Guaranteed

Not Bank Deposits or Obligations

May Lose Value

Government Banking Solutions

Relationship-Focused Banking

- Dedicated relationship banking with a single point of contact
- Collaborative partner on municipal initiatives
- Strategies focused on maximizing interest income
- Robust and transparent reporting capabilities
- Consultative support throughout the entire relationship

The Advantages of Partnering With Us

- Experienced Government Banking relationship team
- Direct access to senior management and local decision-makers
- Customized products and services designed to meet your needs and create efficiencies
- Local relationship management through our Branch Team, Government Banking, and Treasury Management specialists

Committed to delivering responsive service, local expertise, and tailored financial solutions for your organization.