



SPECIALIZED FINANCIAL SERVICES  
FOR THE PLAINTIFF BAR

SETTING THE BAR HIGHER

### Dedicated to the Plaintiff Bar

Esquire Bank is a federally chartered savings bank founded by attorneys to provide financial services that address the unique business needs of lawyers and law practices, especially the complex financial needs of the plaintiffs' bar. Our financial products and services enable attorneys to grow their practices, improve profitability and better serve their own clients in the short and long term.

- Attorney Loan to Fund Litigation Case Advances
- Legal Practice Financial Management Suite
- Plaintiff Financial Services
- Business Efficiency and Profit Improvement Tools
- Traditional Banking Services

## Why Use Esquire's Attorney Loan to Fund Litigation Case Advances?

Esquire Bank's Attorney Loan improves the efficiency, profitability and effectiveness of law practices. When plaintiff's counsel pays case related expenses, it amounts to an interest-free loan to the plaintiff. By responsibly financing these expenses, plaintiff's counsel may be able to pass the cost of borrowing through to the settlement while gaining financial and competitive advantages that improve the likelihood of winning cases and achieving optimal settlements.

- **Legal:** The majority of State jurisdictions currently allow law firms to pass reasonable interest charges and related fees through to the settlement (check with your jurisdiction)
- **Responsible:** A commercial line of credit with competitive interest rates and low fees
- **Compelling:** Unlocks funds for case costs including investigations, depositions, filing fees, top expert witnesses and advertising
- **Profitable:** Improved cash flow and reduced administrative burdens enable law practices to increase their case load, expand resources and grow revenue

Deploying the Attorney Loan can level the playing field against better-capitalized defendants and enables law firms to focus on the long-term financial success of their practice.

## Making Our Case

**With** Case Cost Financing...a winning proposition

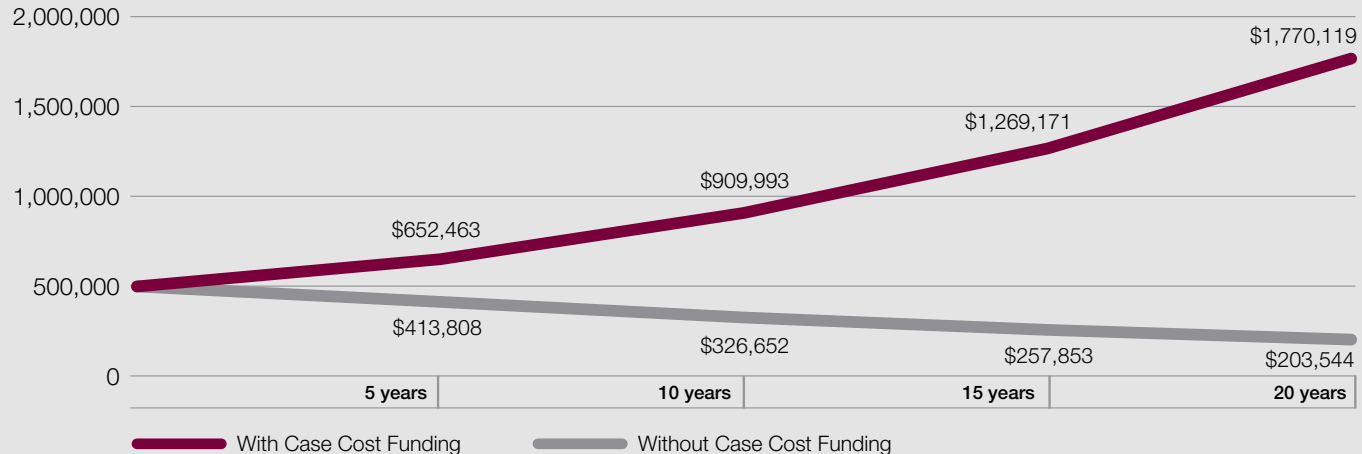
\$500,000 not tied up in case costs will **appreciate** to \$652,463 in five years and \$1,770,119 in twenty years.

**Without** Case Cost Financing...a losing proposition

\$500,000 tied up in case costs will not grow but instead will **depreciate** to \$413,808 in five years and \$203,544 in twenty years.

## Dollars Over Time **With** and **Without** Case Cost Financing

*Based on 4.62% average inflation since 1970 and S&P total return of 11.5% average since 1971*



### Additional Advantages of the Attorney Loan

Esquire Bank's Attorney Loan provides flexible, commercial credit lines with competitive terms as well as management tools that reduce costly and time-consuming administrative burdens.

- Effortlessly issue electronic case payments against your Attorney Loan in a single step from your office
- Receive comprehensive end-of-case reporting and annual statements
- Receive detailed case-by-case accounting of disbursements, interest and fees
- Deduct interest costs as a business expense to the extent permissible (consult your tax advisor)

We understand that every attorney believes each case is a firm's asset. We can help you generate a better return on your "case assets" and provide you with greater access to funding.

### Creating Practice Efficiencies

Esquire Bank's Legal Practice Financial Management Suite is provided free of charge to lawyers and law practices. It leverages the power of technology to reduce the time and cost associated with cash management activities. With our Legal Practice Financial Management Suite (LP-Suite<sup>SM</sup>) law practices can:

- Consolidate funds from multiple business locations into a single bank account
- Use DepositExpress<sup>SM</sup> to make deposits directly into designated Esquire Bank accounts any time, any day in your office with specialized scanning technology provided by Esquire Bank\*
- Transfer funds via ACH or wire internally or externally
- Use online Bill Payment
- Print Official Bank Checks in your office
- Reduce paper usage and storage by accessing electronic copies of checks online
- Eliminate or reduce time spent at a local bank branch

LP-Suite, including DepositExpress, is provided free of set-up charges or monthly fees and offers access to Esquire Bank's full range of banking services for law practices. LP-Suite places a virtual private bank branch in your office, saving time, saving money and enhancing your firm's operating efficiencies. (Fees for certain services or products accessible through LP-Suite may apply.)

*\*Deposits made prior to 4 pm EST are posted on the same business day.*

## Providing Plaintiff Financial Security

Plaintiffs who have little or no financial sophistication often go directly to check cashing businesses or bank branches to cash settlement checks, making these plaintiffs vulnerable to various kinds of financial victimization. Esquire Bank enables law firms to utilize state-of-the-art bank technology to assist their clients with:

- Establishing checking or interest-bearing accounts from your office for plaintiffs, in advance or on-the-spot, and fund the account the same business day
- Direct deposit of settlement checks, via online banking, into a client's bank account at Esquire Bank
- Issue official bank checks, printed right in your office
- Issue next day debit cards or pre-paid cash cards\* with co-branding option
- Offer FDIC insurance up to \$50 million through our CDARS program<sup>2</sup>

Best practices dictate that plaintiffs be given access to the benefits, services and financial protections afforded by an FDIC insured banking institution. With Esquire Bank's on-line banking, attorneys can provide a valuable added service to plaintiffs right in their own office. As an added benefit to law firms, Esquire Bank's debit and pre-paid cash cards can be co-branded with a law firm's logo to create greater visibility and name recognition.

*\*Pre-paid cards expected to be available beginning Fall 2009.*



## Business Efficiency and Profit Improvement Tools

Esquire Bank's LP-Suite offers a full complement of business and financial tools that can make your law practice more efficient and profitable. We provide back office management services that reduce paperwork to save time and money.

### Business Efficiency Tools:

- Cash management services, including online bill pay
- DepositExpress
- Remote official bank check printing
- Online Banking
- Escrow Management Accounts
- IOLA/IOLTA services
- Fiduciary accounts
- Estate accounts
- CLE Programs
- Employee banking services

### Profit Improvement:

- Attorney Loans to fund litigation case advances
- Competitively priced commercial loans
- No-fee commercial deposit products
- High-Yield Money Market and CD accounts
- Free commercial checking accounts

As a leader in the law community, Esquire Bank is committed to offering the full range of specialized financial tools and services that are critical to ensuring that law practices can better serve their clients and attend to their own business needs.

## **Traditional Banking Services**

Esquire Bank offers a complete range of traditional commercial and personal banking products and services, with the high level of personal service and specific features needed by law practices.

### **Free Business Checking Accounts**

A range of checking account products that respond to clients' priorities and needs

### **Overdraft Protection<sup>1</sup>**

Variable rate overdraft protection ensures checks will be covered to the extent that your line of credit is available for these purposes

### **Free Business ATM Transactions**

Esquire Bank waives the ATM fees charged by other institutions and we do not charge an ATM Fee\*

### **Online Banking**

Internet access to all Esquire Bank accounts  
24-hours a day

### **Residential Loan and Home Equity Lines<sup>1</sup>**

Attractive rates for traditional residential loans and home equity lines of credit

### **Business Loans and Credit Lines<sup>1</sup>**

Credit lines or term loans provide working capital or funds for expansion

### **Commercial Real Estate & Mortgage Loans<sup>1</sup>**

Commercial real estate financing to purchase or refinance owner occupied or income producing property

### **CDARS<sup>2</sup>**

Offers each customer up to \$50 million in eligible FDIC insurance on CDARS deposits

*\*On domestic ATM service only.*

### Wealth Management Offered by Beacon Trust Company

Esquire Bank recognizes that the money you've earned practicing law needs to be invested wisely to fund future needs and prepare you for retirement. We provide clients with high-level service, FDIC insured investment options\* and investment management services in conjunction with Beacon Trust Company. A private client advisor is available to discuss our comprehensive suite of wealth management, family office, trust and estate, and tax planning services at your convenience.

Investment and insurance offered through Beacon Trust:				
Not a deposit	Not FDIC insured	Not insured by any Federal government agency	Not guaranteed by the Bank	May go down in value.

*\*Banking Products offered by Esquire Bank are FDIC insured to the current limits. They include: Checking, Savings, Money Market, IOLA/IOLTA Accounts, Certificates of Deposit and CDARS Program.*



## Esquire Bank

Esquire Bank is a federally chartered savings bank regulated by the Office of Thrift Supervision (OTS). We serve law firms and related small to mid-sized businesses with a high-tech, high-touch approach that includes direct access to key decision makers including our senior and executive managers.

Founded in 2006, Esquire Bank's board members and organizers have substantial ties to the legal community that enable us to understand and respond to the specialized banking services that this community requires. Further, we have established relationships with key organizations including the New York State Academy of Trial Lawyers, Workers Injury Law & Advocacy Group and the California Association of Consumer Attorneys.

Esquire Bank offers a full range of banking services including Attorney Loans, CDARS, no fee business ATM access and competitive deposit and loan rates. Esquire Bank's LP-Suite, including DepositExpress, streamlines law firms' operations and enhances efficiencies, essentially establishing a virtual bank branch in their office.

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*Herman, Herman, Katz & Cotlar, LLP*

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*Chairman,*

*Plaintiff Funding Corp.*

## BRANCH LOCATIONS

### *Brooklyn Heights*

64 Court Street  
Brooklyn, NY 11201  
Toll-Free: 1-800-996-0213  
Direct : 1-718-222-5066

### *Garden City*

320 Old Country Road  
Garden City, NY 11530  
Toll-Free: 1-800-996-0213  
Direct: 1-516-535-2002

## CLIENT SERVICE OFFICE

### *New York City*

20 East 46th Street, Suite 302  
New York, NY 10017  
Toll-Free: 1-800-996-0213  
Direct: 1-212-286-3030

[www.esquirebank.com](http://www.esquirebank.com)

## DISCLOSURES

### *<sup>1</sup>Lending:*

Loan Products not available in all states. All loans are subject to credit approval, verification and collateral evaluation.

### *<sup>2</sup>CDARS® Program:*

Funds may be submitted for placement only after a depositor enters into a CDARS Deposit Placement Agreement with Esquire Bank. This agreement contains important information and conditions regarding the placement of funds by Esquire Bank. CDARS is a registered trademark of Promontory Interfinancial Network, LLC.

### *General:*

All products and services may not be available in all states, and such products and services are subject to change at any time without notice.







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