

INDUSTRIAL BANK

Getting things done

JACQUELINE BOLES SVP RETAIL BANKING



INDUSTRIAL BANK OVERVIEW

Industrial Bank was established in 1934 with a mission to promote financial and economic empowerment to diverse communities. Eighty-five years later, Industrial Bank recently acquired the former City National Bank. We now have two additional branches in Newark, NJ and one branch in Harlem just a few blocks from the historic Apollo Theater. Industrial Bank now maintains the same mission with over 140 employees and \$500 million in assets. We are also the only Washington, DC Chartered minority bank with five branches in the District and 2 in Prince George's County in Maryland.

Industrial Bank is fully committed to the Community Reinvestment Act (CRA) and offers free development services such as: financial, homeownership, and entrepreneur literacy. We have standardized our own financial literacy curriculum that is used in many different venues to empower and educate youths, adults and seniors in securing financial success.

INDUSTRIAL BANK OVERVIEW

At Industrial Bank we are guided by our activism in the community – both within and outside the District beltway. We spend countless hours attending events, meeting with businesses, and engaging in other activities. We do this not only to represent the Bank and highlight our products and services, but to impact the overall financial health of our community family.

Our core values

- Leadership: Model and Inspire Excellence
- Customer Service: Surpass Customer Expectations
- Integrity: Be honest in dealing with customers and each other
- Community: Be committed and get involved
- Relationships: Treat our customers and each other with respect

INDUSTRIAL BANK BRANCH LOCATIONS

Georgia Ave: 4812 Georgia Ave. N.W. Washington, D.C. 20011

U St: 2000 11th St. N.W. Washington, D.C. 20001

J. H. Mitchell: 125 45th St. N.E. Washington, D.C. 20019

Anacostia Gateway: 1800 Martin Luther King Jr. Ave. S.E. 20020

Oxon Hill: 1900 John Hanson Lane Oxon Hill, Maryland 20745

Forestville: 7610 Pennsylvania Ave. Forestville, Maryland 20747

Newark Main: 54 Halsey St. Newark N.J. 07102

Harlem: 382 West 125th St. Harlem N.Y. 10027

Telebanc 1-800-205-0840

Website: www.industrial-bank.com

Jacqueline Boles, Senior Vice President & Director of Retail Banking

PARTNERSHIP OPPORTUNITIES

Dedicated Relationship Manager

Financial Literacy Opportunities

Networking/Referrals

Volunteer support



UNIQUE RETAIL PRODUCTS AND SERVICES

- **Community/Bank on DC Checking** – A second chance checking account specifically designed for the under-banked community. This account has no monthly maintenance fee with a monthly direct deposit, otherwise the fee is \$3. The account is structured to minimize the exposure to overdraft fees. It comes with a free debit card for cash access and bill payment along with online and mobile banking access.
- **Steady Saver CD** – A certificate of deposit that requires a minimum of \$500 to open (\$250 for the justice exposed). This 18-month term CD allows **ANY TIME** deposits and **TWO** penalty-free withdrawals during the 18- month term. This account is to promote early investing.

KASASA CASH PERSONAL CHECKING

No monthly service fee

No minimum balance

To Qualify:

- 12 debit card (non-ATM) transactions post and settle during monthly qualification cycle
- Log on to online banking once during cycle
- Enroll in E-Statements

Rewards:

- 1.47%APY on balances up to \$15K
- .20%APY on balances over \$15k
- Up to \$25 ATM fee refunds nationwide

If qualifications are NOT met the account is still free, you earn 0.01%APY on the entire balance and you can try again the next 30- day qualification cycle. One Kasasa Checking account per individual.

KASASA CASH BACK PERSONAL CHECKING

No monthly service fee

No minimum balance

To Qualify:

- 12 debit card (non-ATM) transactions post and settle during monthly qualification cycle
- Log on to online banking once during cycle
- Enroll in E-Statements

Rewards:

- 3% cash back on purchases
- Up to \$7.50 cash back total reward per 30- day qualification cycle
- Up to \$25 ATM fee refunds nationwide

If qualifications are not met, the account is still free and you can try again the next 30 day qualification cycle. One Kasasa Checking account per individual.

KASASA SAVER

No monthly service fee

No minimum balance

To Qualify:

Simply meet required qualifications in the related Kasasa Checking account

Rewards:

0.50%APY on balances up to \$25K

0.20%APY on balances over \$25K


Saver Sweep with Kasasa Cash

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If qualifications are not met, the account is still free and you can try again the next 30 day qualification cycle. 0.01%APY paid on the entire balance. One Kasasa Saver account per individual.

UNIQUE RETAIL PRODUCTS AND SERVICES

Goal Savings Account - a savings account that requires no minimum balance and avoids the \$3 monthly maintenance fee with a monthly deposit. This account supports the behavior of “Paying Yourself First” and encourages the practice of monthly saving. **You can personalize this account by naming your “Goal”.**



U CHOOSE REWARDS

Every time you use your Industrial Bank Visa® Debit Card for **signature (credit)** transactions, you will earn points

Your points can be redeemed for just about anything—it's up to you. Choose from an ever-expanding variety of options—whether it's merchandise, gift cards, travel experiences, or other activities. A vast online rewards catalog filled with options awaits you.

Visit [uChoose Rewards](#) at any time to register your card. Once logged in, you can check your eligible points earned and view the various rewards categories available. You can redeem your points for rewards or create a wish list from the rewards offered. All points earned are good for **three years**, so you can accumulate points towards the rewards you want.

EMERGING BUSINESS BANKING – START-UP BUSINESSES 5 YEARS OR YOUNGER

Free Small Business Checking Account with no minimum balance fee for 1 year.

Free Business VISA Check Card

Free eStatements

1 Year Free Standard 2X5 Safe Deposit Box (as available)

Kasasa Checking/Savings account offering to employees

Customized Corporate Online Banking

Treasury Management Services/Remote Deposit Services