



COMMUNITY FINANCIAL PARTNERSHIP



COMMUNITY FINANCIALS SOLUTIONS



This document presents a customized suite of services designed to strengthen the financial stability and day-to-day efficiency of your community.

A Partnership Approach with your Management Company

Managing a master association with multiple sub-associations brings unique financial complexity. Multiple operating accounts. Multiple reserves. Multiple boards. Multiple priorities.

Our role is simple: we turn complexity into clarity so your board, management team, and residents can focus on the community rather than banking.

What Partnership Means to Us

At U.S. Century Bank, we support management companies that specialize in complex community structures. For your association, our partnership means:

- A dedicated relationship banker
- Direct access, not a call center
- Banking structured around how your community operates
- Clear reporting and strong controls
- Proactive, long-term planning
- International Banking
- Streamlined approvals and tailored financing

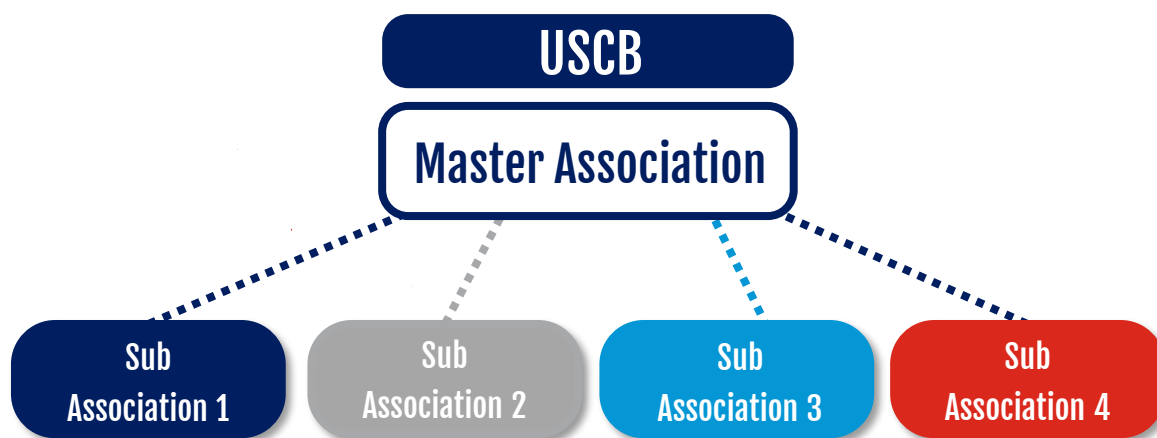
“Our board is committed to doing what’s best for our homeowners. With the support of our management company and U.S. Century Bank, we have access to tailored tools, strategic financial guidance, and solutions that help our community run smoothly and plan confidently for the future.”

- Country Club of Miami HOA

COMPLEX COMMUNITY STRUCTURES

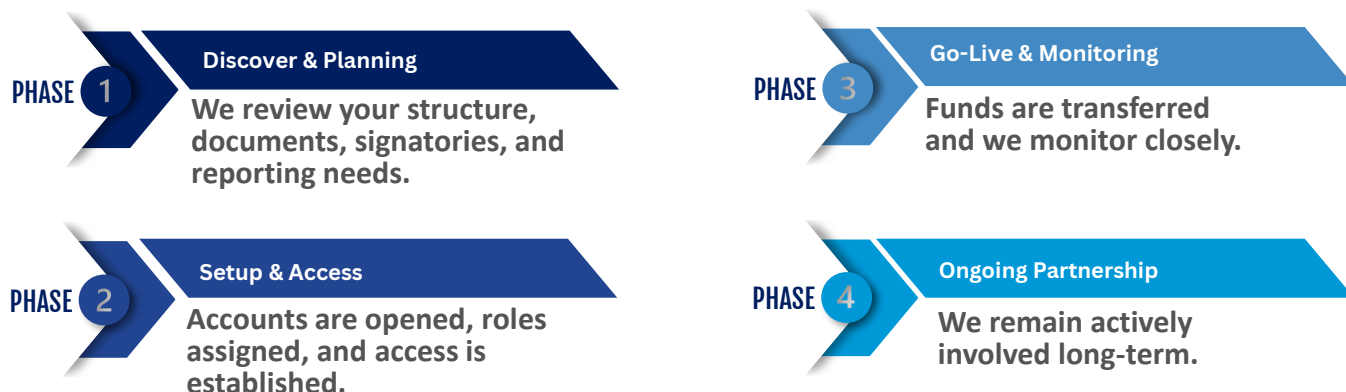


Designed for Complex Community Structures



Operating | Reserves | Projects | Assessments

We structure your accounts to mirror how your community functions, ensuring clean segregation of funds, strong audit trails, and simplified governance.



PARTNERSHIP FEATURES



Partnership Features

- Preferred pricing
- Priority access
- 3- and 6-Month CDs
- ICS® & CDARs®
- Tailored financing for projects
- Non-for-profit credits cards for associations

Built-in Controls & Transparency

- Fraud prevention tools
- Cybersecurity systems
- FDIC-insured structures
- Master administrative accounts
- Online Banking with Two-Step Authentication
- Role-based Permissions

Documents List for International Banking

- All corporate documents for the association
- List of all board members, corresponding IDs, and Social Security numbers
- If not U.S. citizens, two forms of ID are required (passport and driver's license acceptable)
- Copy of bank statements
- YTD financials

IMPORTANT DISCLOSURES

- All products and services are subject to terms, conditions, and eligibility requirements.
- Deposit and treasury services may vary based on account structure and relationship profile.
- Interest rates, if applicable, are subject to change without notice and may vary based on balance, account type, and market conditions.
- Deposit insurance coverage is provided by the Federal Deposit Insurance Corporation (FDIC) in accordance with applicable ownership categories and regulatory limits.
- Use of ICS® and CDARs® services is subject to program terms and conditions.
- All lending products are subject to credit approval and underwriting standards.
- This material is for informational purposes only and does not constitute a commitment to lend or provide specific financial terms.



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