



Mascoma Bank is a full-service, mutually owned bank based in Northern New England. As a Certified B Corporation<sup>®</sup>, our purpose is to deliver exceptional customer service while improving our community and our clients' lives.

**PRIVATE BANKING** at Mascoma Bank provides individualized collaborations that build on Mascoma Bank's core services and values: putting you first, understanding the big picture, and providing creative solutions to meet your goals.

- ▶ We provide tailored banking and financial solutions for professional clients, their practices, and their families.
- ▶ We deliver concierge-level service, and implement strategies to reach your goals.
- ▶ We give you a single point of contact who understands the diverse financial needs of professional practice owners, and can deliver financial solutions for both your business and your family.

### Private Banking Services

- ▶ Lending for commercial real estate, equipment, and working capital
- ▶ Practice acquisition financing
- ▶ Cash management
- ▶ Fraud protection
- ▶ Remote deposit capture
- ▶ Retirement plan solutions\*
- ▶ Private banking checking
- ▶ Doctors mortgage program
- ▶ Primary and second home mortgages
- ▶ Custom credit
- ▶ Financial planning\*
- ▶ Investment management\*

\*Not FDIC Insured • No Bank Guarantee • May Lose Value • Not A Deposit • Not Insured By Any Federal Agency

**Find out how concierge-level banking can make work and family life better today.**

### CONTACT YOUR PRIVATE BANKER



Hanover, New Hampshire  
Daniel Emanuele • NMLS# 430075  
daniel.emanuele@mascomabank.com  
603-443-8703



Burlington, Vermont  
Bethany Dubuque – NMLS# 984949  
bethany.dubuque@mascomabank.com  
802-448-5960





## Private Banking

### Mascoma Private Banking Benefits for Health First Members:

- ▶ Private Banking Checking Account for Practice Owners
- ▶ Interest Bearing Business Checking Account
- ▶ Remote Deposit Capture Machine – fee waived
- ▶ Monthly Remote Deposit Capture fee waived for 6 months
- ▶ Mortgage Closing cost credit – \$1000
- ▶ Physician's Mortgage Product
- ▶ Home Equity Line of Credit – first year fee waived
- ▶ 401k plan investment management fee – 10% discount

