

Mascoma Bank is a full-service, mutually owned bank based in Northern New England. As a Certified B Corporation®, 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.

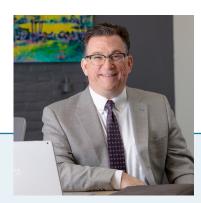
Private Banking Services

- 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



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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











