

**BANKING SOLUTIONS
FOR YOUR
MEDICAL PRACTICE**

The banking professionals at Marine Bank have the capital and financial services your practice needs to maintain its optimum health and performance.

Let *us* focus on your banking so you can focus on what's important – *your patients*.



**Marine
Bank &
Trust**

***The Only Community Bank
Headquartered in Vero Beach***

Island Location

571 Beachland Boulevard
Vero Beach, FL 32963
(772) 231-6611 Toll Free: (888) 231-6621
Fax: (772) 234-2700

Mainland Location

1450 US Highway 1
Vero Beach, FL 32960
(772) 778-6713
Fax: (772) 569-4559

Sebastian Location

1020 US Highway 1
Sebastian, FL 32958
(772) 589-4494
Fax: (772) 589-7374

MarineBankandTrust.com

***YOUR BANKER WILL
SEE YOU NOW!***

**Banking Solutions
for Your Medical Practice**



**Marine
Bank &
Trust**

Member FDIC



02/2017

***Anchored in Your Community.
Empowered to Take You Anywhere.***

FINANCING

At Marine Bank & Trust, we offer a variety of financing options and make our decisions locally and quickly. As the only independent community bank based in Vero Beach, we have an active interest in helping your practice succeed with competitive rates and terms.

Commercial Line of Credit

A line of credit is an excellent financial tool for managing your working capital, responding to changes and taking advantage of new opportunities.

Equipment Loan

Office equipment financing is a fast and simple way to fund the purchase of the medical equipment or technology upgrades you need to run your practice efficiently.

Commercial Real Estate Loan

Purchase or refinance your owner-occupied facility or invest in a commercial property with a customized, commercial real estate loan.



CASH MANAGEMENT SOLUTIONS

Enhance funds availability and streamline your operating efficiency using wire transfer and ACH services, Direct Deposit, Lockbox, Positive Pay, and Remote Deposit Capture services.

Lockbox Services

Save time spent collecting and processing payments and enjoy quicker availability of funds. Plus, you can also track client payments online.

Positive Pay

Prevent the growing threat of check fraud with Positive Pay. Automate the process of comparing checks issued by your company to those being presented for payment. Items which do not match your register are reported to you as exceptions and you then decide if you want those checks paid or returned by Marine Bank.

Remote Deposit Capture

Save time and money! With Remote Deposit Capture, you can make non-cash deposits right from your computer, 24/7 by using a secure, easy-to-use scanner.

Merchant Services

Through our partnership with a national Merchant Services provider, we can help you manage your cash flow, process payments, and handle credit and debit card purchases. We offer the strength of a national partner and the knowledge of local representatives to assist you with your payment processing needs.

Online Banking for Medical Practices

With our fast, simple and secure online banking, convenience is right at your fingertips. All you need is Internet access and you will have unlimited access to your account 24/7.



BUSINESS CHECKING FOR MEDICAL PRACTICES

Whether your practice is large, small – or somewhere in between, Marine Bank has a checking account that fits your unique needs.

MOBILE BANKING

With Marine Bank's Mobile Banking app (available in Apple® iOS or Google® Android) you can bank with your smart phone or tablet, all you need is internet access and verified online login credentials.

SAVINGS ACCOUNTS

We can provide your practice with a full range of accounts and services including money market accounts and certificates of deposit.

EMPLOYEE REWARDS CHECKING ACCOUNT

Reward your employees with a hassle-free checking account that is available with Direct deposit of payroll checks and loaded with benefits. Ask us for details!