



COMMUNITY BANKERS

B A N K

Resourceful. Responsive. Reliable.

Capital Raise Escrow Services

Investor Escrows

A bank-in-organization must be able to advise potential investors that funds paid for the purchase of stock are deposited with a neutral third-party in order to mitigate any financial performance risk and to ensure that the funds are managed in an accurate and secure manner. Naming Community Bankers' Bank (CBB) as escrow agent in your offering circular will give you and your investors a dedicated and professional firm that provides the needed escrow solution.

Features of our Investor Escrow Services:

Easy Documentation—Simply provide us with the subscription agreements (or copy) and checks; we will provide all other documentation and record keeping necessary. Reports with fields such as investor name, address, shares subscribed, amount paid (and date) and amounts due, will be available to you on an agreed-upon schedule, as frequently as daily if desired.

Safe Investment—Funds will be placed in an interest-bearing FDIC insured deposit account with us and when sufficient funds are accumulated, U.S. Government securities will be purchased

and held in safekeeping for the investors. The maturities of the securities will be managed to correspond to the anticipated bank opening date.

Expertise—CBB performs as escrow agent exclusively for start-up banks; our years of experience allow us to deliver customized solutions that work for you.

Affordable—We do not assess a service fee for this service and all investment income inures to the investors' benefit.

Direct Return of Funds—If the start-up bank does not open for any reason and the subscription funds need to be returned to the investors, we calculate the amounts to be returned (plus interest earned on the escrow funds) and issue the refund checks directly to the investors.

Organizer Funds

CBB can also manage your Organizing Investor checking and savings accounts. All checks, wires and ACH transactions will clear through a zero-balance account, and all funds held overnight by us earn daily interest at a floating rate tied to our overnight Fed Funds rates.

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