



DENTAL PRACTICE BANKING  
Genesee Regional Bank



Banking products, services  
and support perfectly  
suited to meet the needs  
of **dental practices.**



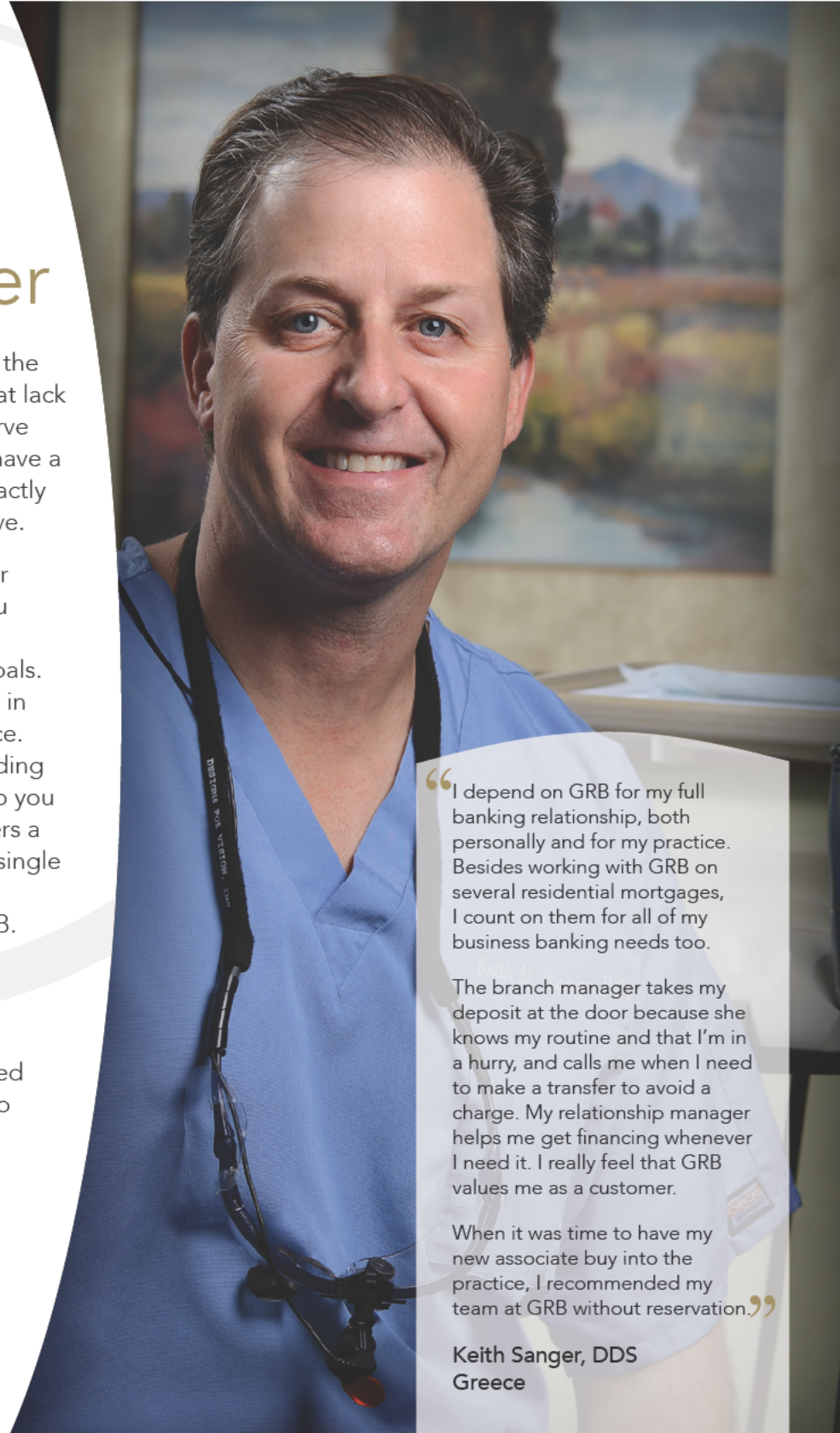
# A Proactive Practice Partner

Too often, dental practices fail to capture the attention of larger financial institutions that lack the ability, or frankly, the motivation to serve your unique banking needs. At GRB, we have a different attitude. Dental practices are exactly the kind of banking clients we love to serve.

We understand that beyond your need for standard practice operating accounts, you need a bank that will partner with you to understand your practice and personal goals. A bank that will become a trusted advisor in helping you sustain and grow your practice. And a bank that will be proactive in providing flexible, creative banking solutions to help you achieve practice success. A bank that offers a dedicated Relationship Manager as your single point of contact for all your business and personal banking needs. That bank is GRB.

We provide a unique banking experience with employees empowered to deliver service beyond our clients' expectations. We are committed to building deep-rooted relationships with our clients in an effort to support their success.

Discover the benefits of Dental Practice Banking, only from GRB.



“I depend on GRB for my full banking relationship, both personally and for my practice. Besides working with GRB on several residential mortgages, I count on them for all of my business banking needs too.

The branch manager takes my deposit at the door because she knows my routine and that I'm in a hurry, and calls me when I need to make a transfer to avoid a charge. My relationship manager helps me get financing whenever I need it. I really feel that GRB values me as a customer.

When it was time to have my new associate buy into the practice, I recommended my team at GRB without reservation.”

Keith Sanger, DDS  
Greece



## We Care For Your Banking, So You Can Care For Your Patients

Our commitment to your practice begins with a dedicated Relationship Manager, familiar with the needs of dental practices, who will serve as your strategic resource for the products and services we offer.

They'll work closely with you and your team to ensure that your practice has the banking products, services and support it needs to maximize practice efficiency. Bottom line, they'll do their best to care for your banking, so that you can do your best caring for your patients.

### Everyday Banking Products and Services

GRB will support your practice with operating accounts and value-added services to ensure the most efficient management of your banking needs.

- Dental Practice Checking
  - No minimum balance requirement
  - Unlimited transactions
  - Unlimited wire transfers
  - Unlimited stop payments
  - Unlimited official checks
- Exclusive rates on money market and CD accounts
- Business MasterCard debit card with higher daily purchase limits
- Free online banking with unlimited Bill Pay\*
- Free GRBmobile banking\*
- Discounted cash management suite available
  - Remote check deposit
  - ACH origination module
  - Merchant services
  - Reconciliation services
  - Insured Cash Sweep Account (ICS)
  - Insured CD Account Registry (CDARS)



“I was hesitant to switch to GRB since there are no branches near my practice or my home. But with the remote deposit check scanner, there's no need for a branch. It's made my practice much more efficient.”

John Guerrieri, DDS  
Walworth

\* Third-party messaging and data rates may apply





“GRB helped me finance the purchase of the building for my practice and has been supportive of new business ventures we are embarking on.”

**Cheryl Brunelle, DDS**  
East Rochester



## Dental Practice Lending – Customized Financing Solutions

GRB is ready to support your practice growth. That's why we offer an assortment of financing products that will enable you to upgrade, expand or invest as needed. Our customized financing solutions offer preferred rates, flexible terms, customized payment schedules and up to 100% financing.

- New practice start-up
- Practice buy-in
- Practice buy-out or purchase
- Practice expansion
- Capital equipment and technology
- Commercial real estate or relocation
- Practice debt consolidation
- Working capital

“I financed my practice acquisition with GRB and have been a satisfied client ever since.”

**Gregory Merkley, DDS**  
Penfield





## Elite Banking – Taking Your Business Personally

As a member of Dental Practice Banking, GRB offers you Elite Banking to provide convenience and simplicity for all of your personal banking needs.

As an Elite Banking client, you'll enjoy the same personal touch from your Relationship Manager for your personal banking. This flagship program offers our best pricing, premium interest on deposit accounts, discounts on credit products and many other personal banking perks.

### Elite Checking and Savings

- Elite high-yield checking account
- Elite high-yield money market account
- Preferred CD rates
- Elite debit card offering higher daily limits
- Unlimited free ATM transactions in the US
- Elite branded checks with free unlimited orders
- No fees for wires, stop payments and official checks
- Free GRBmobile banking with remote check deposit and bank to bank transfers

### Elite Banking Services

- Dedicated Relationship Manager
- Residential mortgage underwriting fee waived
- Discounts on home equity lines of credit
- Competitive and flexible personal loans and lines of credit
- Customized options for deposits requiring FDIC insurance above \$250,000



“ I have great rates and one contact person that handles all my personal banking. It leaves me more time to focus on my business. ”

**Frank Sapere, DDS  
Webster**

### Especially For Your Staff

GRB also offers personal banking products and services for your staff as an added benefit for working in your practice.

- Free checking account with direct deposit
- Free GRBonline banking, Bill Pay and electronic statements
- Free first order of checks
- Free ATM usage (fees reimbursed up to \$10 per month per signer)
- Free Health Savings Account (HSA)
- Closing cost discount on residential mortgages
- Discounted rates on home equity and personal loan products



## The GRB Experience.

Our employees live it. Our clients benefit from it. It's how we do business.

We grow Rochester business by providing a unique banking experience and significant value to area businesses, professionals, and individuals.

Our financial resources and management resourcefulness will provide you with the flexible, creative thinking you need to achieve your practice goals. With our focus on building a long-term, meaningful relationship, you'll deal with banking professionals who take the time to become trusted advisors and strategic partners.

We trust, appreciate, and depend on each other to deliver extraordinary results.

Our dedicated, energized team is the key to our success, and to yours.

We are empowered to think differently and build relationships in support of clients' success.

Employees at all levels help provide innovative solutions, ensuring high quality, responsive service that's hard to match.

We would appreciate the opportunity to do business with you.

Philip L. Pecora

President & CEO

### Corporate Headquarters

1850 South Winton Road  
Rochester, NY 14618  
585-249-1540  
585-218-4289 (fax)  
Hours: M – F, 8:55am – 5:05pm  
24 Hour ATM

### Pittsford Branch

3380 Monroe Avenue  
Rochester, NY 14618  
585-218-4280  
585-218-4288 (fax)  
Hours: M – F, 8:55am – 5:05pm  
24 Hour ATM

### Greece Branch

2300 West Ridge Road  
Rochester, NY 14626  
585-663-8930  
585-663-4089 (fax)  
Hours: M – F, 8:55am – 5:05pm  
24 Hour ATM



# GRB

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[www.GRBbank.com](http://www.GRBbank.com)



Member FDIC.  
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