



## TriState Capital Private Bank

TriState Capital's Private Bank partners with Registered Investment Advisors, Wealth Management Firms, Trust Companies, Broker-Dealers and Family Offices nationwide to provide lending and deposit solutions to their clients. We have established relationships with 125 financial intermediaries.

On May 9, 2013, TriState Capital Holdings, Inc., the holding company for TriState Capital Bank listed on the NASDAQ Global Select Market (Ticker: TSC). Established in 2007, TriState Capital had assets of approximately \$3.3 billion, and loans outstanding of approximately \$2.9 billion as of March 31, 2016.

## Private Bank Non-Purpose Lending Solutions

TriState Capital's Private Bank caters to financial advisors by offering non-purpose lending solutions for your clients to support your business practice. We offer **Non-Purpose Lines of Credit** with both LIBOR based variable rate and fixed rate options. With these facilities, your clients can pledge their investment account(s) as collateral and can take advantage of many financing needs, *with the exception of purchasing securities*. These facilities are available to a broad range of client types to include: **Individuals, Family Offices and Related Structures, Business Entities, including: Corporations, LLCs, LPs and Trusts and Nonprofit Entities and Foundations.**

### Client Benefits

- ◆ Competitive pricing.
- ◆ Fast turnaround time - application to delivery of loan documents - generally 5 business days.
- ◆ Ability to use multiple portfolios as collateral.
- ◆ The securities stay with the existing custodian.

### Financial Advisor Benefits

- ◆ TriState Capital's standard collateral control agreement allows for trading of liquid marketable securities within your client's account.
- ◆ Access to liquidity without the sale of securities.
- ◆ Ability to execute in situations where margin loan options may not be the best fit for the client.

## Credit Line Solutions

The Credit Line provides your client with the freedom to support any number of short-term or long-term financing needs such as **real estate acquisitions, luxury item purchases, business investments, debt refinancing, short term cash needs or bridge facilities and general liquidity for personal or business expenses.**

Features	Variable Rate Revolving Line of Credit	Fixed Rate Non-Revolving Line of Credit
Loan Amounts	\$100,000 Minimum	\$100,000 Minimum
Pricing	One Month LIBOR as our index, plus a margin	Set at application - Good for 30 days
Fees/Points	None	None
Term	Demand	Demand, with a fixed rate period, then converts to variable rate
Draws	Initial draw of \$55,000; \$25,000 thereafter	Must be fully drawn within 60 days (Preferably in one of two draws)
Access to Funds	Fed Funds Wire, ACH	Fed Funds Wire, ACH
Regular Interest Payments	Automatic payment of interest required monthly	Automatic payment of interest required monthly
Principal Paydowns	Fed Funds Wire, ACH or Check	Fed Funds Wire, ACH or Check