



## Private Banking

Paragon Bank is built on professional excellence and personalized service. For private banking clients, that includes in-depth understanding of the way you do business and the banking products and services you need. Your Paragon banking professional is “prepared” by training and experience, “present” for you—however you prefer to communicate—and “proactive” in bringing you options that fit your personal style. All of which is designed to provide an exceptional client experience.

### BANKING

- **Crystal Checking.** A high-yield, tiered, interest-bearing checking account. Rate increases with your balance. No monthly fees when you maintain the minimum opening balance of \$2,500. Receive statements by mail or online.
- **Money Market Account.** Earn higher returns, while having convenient access to your funds.
- **Certificates of Deposit.** Competitive rates and terms, starting at \$25,000.
- **CDARS®.** Extended FDIC coverage. Earn competitive interest rates and retain FDIC coverage on certificates of deposit up to \$15 Million.
- **Individual Retirement Accounts.** Save for the future with a traditional or Roth IRA, with terms of 12 to 60 months.
- **VISA® Debit Card.** Access your money anytime, anywhere, with absolute convenience.
- **Safe Deposit Box.** We offer clients safe deposit boxes in a variety of sizes, depending on your needs.

### CASH MANAGEMENT SERVICES

- **Complimentary Online and Mobile Banking with BillPay.** Access your accounts anywhere, anytime.
- **Mobile Deposit Service.** Deposit checks from your phone or mobile device.
- **Worldwide ATM Access.** Use any ATM in the world. We will refund any fees the same day.
- **Record Keeping Made Simple.** Paragon online banking integrates seamlessly with leading financial software.
- **Electronic Transfer of Funds.** Transfer funds electronically, between Paragon accounts or between Paragon and other financial institutions.
- **International and Domestic Wire Transfers.**

### BORROWING

- **Residential Real Estate Purchase and Refinance.** Paragon offers competitive rates, flexible terms, and signature care on mortgages for primary or second homes, as well as investment property.
- **Residential Construction Financing.** Enjoy the ease and convenience of our flexible terms.
- **Home Equity Line of Credit.** Use equity in your home to pay for major purchases.
- **Specialty Lending.** Loans or lines of credit for unique purchases such as aircraft and yachts.
- **Overdraft Protection.** Apply overdraft protection to your Crystal Checking account to protect yourself from fees and embarrassment.
- **VISA® Platinum Credit Card.** Accepted around the world. No annual fee.



**PARAGON**  
BANK