We Make it Our Business to Understand Yours

Treasury Management Products & Services

ROSEDALE
BANK

Local businesses are the heart of our community.

That’s why we offer hands-on support, quick decisions made close to home, and cash-management tools designed to keep your business running smoothly. When you bank with Rosedale, you get a partner who’s invested in your success.

ROSEDALE BANK

Your neighbor.
Your guide.



Foundations that keep your cash flowing and your business growing.

Everyday Business Checking

For small or growing businesses, simplicity is everything. With no minimum balance requirement and up to 150 monthly transactions, this account gives you the freedom to manage your money without the stress.

Everyday Business Plus Checking

When your business is growing fast, you need a checking account that keeps up. Everyday Business Plus offers a streamlined solution for higher activity and larger balances—so you can stay focused on driving results.

Community Partnership Checking

With up to 750 monthly transactions, this account makes managing donations and payments simple for your 501(c)(3) nonprofit, so you can spend more time making an impact. Trusted by local nonprofits who make Maryland stronger every day.

Everyday Account Analysis

Gives you an efficient way for your growing business to manage cash flow, control expenses, and get more value from the money you already keep on hand. Instead of paying standard monthly fees, your account earns an earnings credit based on the average balance you keep each month. That credit is used to offset fees, reducing costs simply by maintaining your operating funds in one place.

Open Your Account Today!

Contact our Business Banking Team
410.668.4400 ext. 390

Financing that moves your business forward.

Business Loans & Lines of Credit

Whether you're launching a startup, expanding operations, acquiring commercial property, investing in new equipment, or managing day-to-day cash flow, our Commercial Banking Team is proud to offer a comprehensive range of commercial loan solutions to support working capital, inventory purchases, renovations, and long-term growth.

With local decision-making and personalized service, Rosedale Bank helps Maryland business owners secure the right funding at the right time.

- **Investment Real Estate Loans**
- **Business Credit Lines**
- **Equipment Loans**
- **Term Loans**
- **Owner Occupied Commercial Real Estate**



You've worked hard to build your business. Every decision matters, and the right banking partner can make all the difference.



Treasury Management Services

ROSEDALE BANK

Smart, steady, and built for Maryland businesses.

Running a business in Maryland means moving fast, staying flexible, and keeping your cash working just as hard as you do. At Rosedale Bank, our Treasury Management Services are designed to give you that edge. We combine modern financial tools with the personal attention of a true community bank.

Whether you're streamlining payments, improving cash flow, or strengthening day-to-day operations, our team is here with solutions that fit the way Maryland businesses really run. No one-size-fits-all packages. Just local experts who know your market, understand your challenges, and stand ready to help you move forward.

Manage, move, and maximize because cash flow should work for you.



Remote Deposit Capture

Gives you the freedom to bank without the extra steps. By scanning checks and sending them securely to Rosedale Bank, you skip the branch visit and keep your day moving.

Ideal For Businesses with high-value or high-volume check deposits, offering next-day availability and a smoother, more efficient workflow.

- Enjoy next-day funds availability for improved cash flow
- Reduce expenses tied to paper-check handling and travel time
- Minimize errors and streamline your internal processes
- Rely on secure online and mobile platforms to protect every deposit



Positive Pay

Gives you the confidence of knowing every check is verified before it's paid. By matching each presented check against the list you've issued, Rosedale Bank helps stop fraud before it impacts your bottom line.

Ideal For Businesses that write a high-volume of checks, giving you greater control over outgoing payments.

- Helps prevent altered or fraudulent checks from being cashed
- Streamlines check verification and exception handling
- Receive alerts when a check doesn't match your records
- Enjoy peace of mind knowing your payments are monitored with a secure, automated process

Sell, swipe, and simplify because payments should power your business.



Merchant Services

Gives you access to a full suite of point-of-sale tools and the power to accept payments quickly, securely, and in whatever way customers prefer - credit, debit, or contactless.

Ideal For Businesses that need to accept payments quickly and reliably, especially those with steady, in-person or online transactions.

- Benefit from competitive processing rates that support your bottom line
- Protect every transaction with secure, modern payment technology
- Maintain PCI compliance for cardholder data security
- Integrate payment solutions seamlessly into your daily operations
- Enjoy flexibility with no early-termination fees



Credit Cards

Gives you purchasing power, clear visibility into spending, flexible payment options, and rewards that return value to the business - a true financial tool that supports smarter decisions every day.

Ideal For Businesses that want a secure, reliable way to manage company spending, especially those with employees making purchases, frequent travel needs, or a desire to simplify expense tracking.

- Easy online account access keeps you organized, from tracking receipts to reviewing transactions in real time, helping you stay ahead of cash-flow needs
- A range of card options, including low-rate, rewards, and premium travel-focused choices
- Competitive rates and introductory offers help smooth out large expenses, while rewards turn everyday spending into tangible benefits for the business

Manage billing, payments, and cash flow without the extra work.



Autobooks

Gives you an easy, all-in-one way to invoice customers, accept payments, and manage cash flow without juggling third-party apps or waiting on outside processors.

Ideal For Small business, nonprofits and freelancers, or any business that invoices, accepts payments, and manages cash flow and wants an easy-to-use accounting system.

- Create and send professional invoices in minutes
- Accept credit cards, debit cards, and ACH bank transfers
- Receive payments directly into your Rosedale Bank checking account
- Avoid extra fees and delays from third-party payment platforms



ACH Origination

Gives you a smoother, more reliable way to handle the payments your business depends on. Instead of writing checks or chasing due dates, you can automate payroll, vendor payments, and recurring bills so things runs on time, every time.

Ideal For Businesses with recurring customer billing, those with regular outgoing payments, and those that manage large or frequent transactions.

- Pay your team and your vendors automatically, without writing checks or logging into multiple systems
- Cut payment costs by using a method that's less expensive than wires or card processing
- Set payments to run on a schedule so cash flow stays predictable and on track
- Keep payments secure with a trusted, regulated electronic network

Transfer, analyze, and save because smart banking pays off.



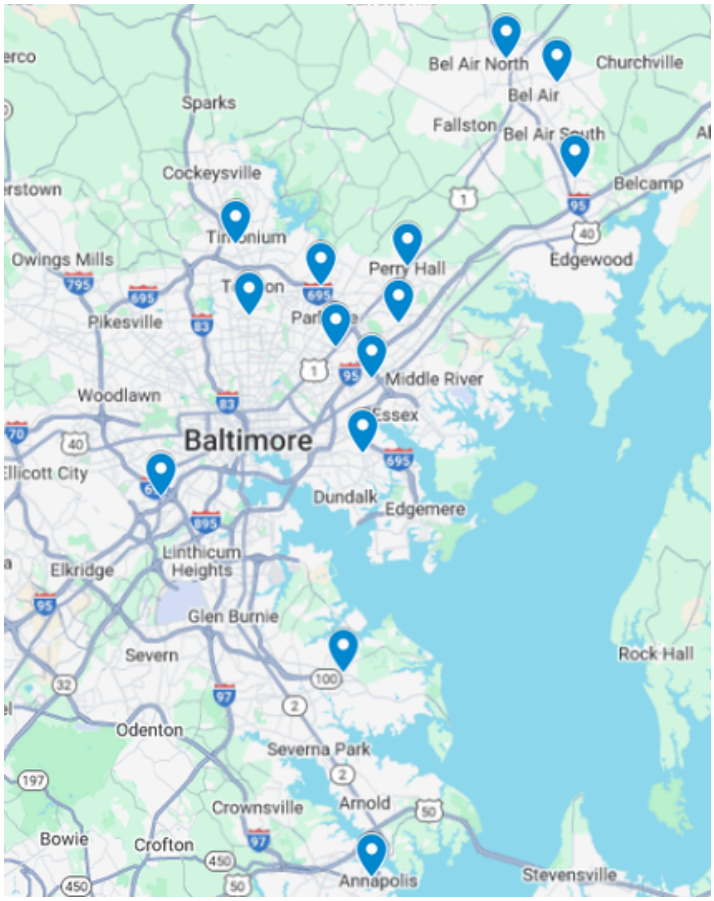
Desktop Wire Transfers

Give you a fast, reliable way to move funds when timing matters. Instead of visiting a branch or juggling multiple systems, you can initiate domestic wires directly through online banking.

Ideal For Businesses that rely on time-sensitive payments, those that handle high-value transactions, or businesses that need guaranteed, same-day movement of funds.

- Send domestic wires directly through online banking
- Move funds quickly when payments are time-sensitive
- Reduce trips to the branch with convenient online access
- Add extra security with multi-user controls and approval workflows
- Keep transactions organized with clear tracking and confirmations

Serving Communities across Central Maryland



Anne Arundel County: Annapolis (residential mortgage center) and Pasadena

Baltimore County: Arbutus, Dundalk, Overlea, Parkville, Perry Hall, Rosedale, Timonium, Towson, White Marsh

Harford County: Abingdon, Bel Air, Forest Hill

Banking Access Designed for Your Workday

A strong cash management system only works if it's easy to reach. Rosedale Bank gives you multiple ways to manage your business — all connected, all secure, all built around how you prefer to bank.



In-Branch Service

- Personal support when you want it
- Local bankers who know your business
- Cash services, account help, and quick answers
- A friendly team ready to assist anytime you stop in



Online Banking

- Full control from your desktop
- Real-time balances and transaction history
- Secure transfers and payment approvals
- Cash-flow tools that keep your business organized

Mobile Banking App

- Your business banking, on the go
- Deposit checks from your phone
- Initiate & approve ACH payments from your phone
- Send & authorize domestic wire transfers securely
- Monitor activity and receive alerts
- Handle daily tasks wherever work takes you

Contact Us

Business Banking Team
410.668.4400 ext. 390

Third party data rates may apply.





Moving Forward with Confidence

Running a business comes with enough challenges and getting the right financial tools shouldn't be one of them. When you choose Rosedale Bank, you gain a team that's committed to helping you work smarter, manage cash flow with ease, and keep your business moving forward.

Your Next Step

Let's talk about what you need and how we can make it easier.

1. Meet with a Rosedale business banker.
2. Review your cash-flow needs.
3. Choose the right tools.
4. Get set up with personal onboarding support.

ROSEDALE
BANK

Your neighbor.
Your guide.

rosedale.bank/business
410.668.4400 ext. 390

Member FDIC. Equal Housing Lender NMLS #413320

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