



Helping you achieve
financial success.

WELCOME TO TRUSTAR BANK



Trustar Bank, founded by Shaza Andersen (former founder and CEO of WashingtonFirst Bank), is a community bank conceived to meet the banking needs of businesses and individuals in the greater metropolitan Washington DC area. The Organizers of the Bank are experienced bankers, bank investors, and business professionals in the Bank's target market area. Rapid consolidation in the Bank's target market has created an opportunity for a community-based commercial bank.

As a community bank, Trustar Bank's strategy is to be a personalized alternative to larger, super-regional financial institutions that increasingly dominate the Bank's primary market. Our mission statement emphasizes personal service, responsiveness, and a willingness to tailor products and services to meet the needs of our customers.

At Trustar, our mission is to be your partner for financial success, to provide a sound investment for our shareholders, and to support our local community.



“Our unique approach to financial services and our ‘can do’ attitude sets us apart from our competition. At Trustar, our philosophy is to provide customized banking solutions and top-notch service that truly addresses your individual needs.”

- Shaza Andersen
Founder and CEO of Trustar Bank

Trustar Bank offers a variety of products and services to meet your financial needs.

CHECKING ACCOUNTS

Trustar Bank has made banking easier than ever with customized options based on your individual needs. Manage your money with Trustar Bank's checking account solutions. In addition, a variety of services including safe deposit boxes^{***} are available for your convenience.

Trustar Free Checking

- Minimum Opening Balance \$100.00
- No Monthly Maintenance Fee
- Eight surcharge free ATM withdrawals per month*

Trustar Interest Checking

- Minimum Opening Balance \$2,500.00
- No Monthly Maintenance Fee if you maintain Minimum Average Daily balance of \$2,500.00**
- Eight surcharge free ATM withdrawals per month*
- Interest accrues daily and is credited monthly***

Trustar Teen Checking

- No Minimum Opening Balance
- No Monthly Maintenance Fee
- Eight surcharge free ATM withdrawals per month*
- Interest accrues daily and is credited monthly****

Trustar Money Market

- Minimum Opening Balance \$2,500.00
- No Monthly Maintenance Fee if you maintain Minimum Average Daily balance of \$2,500.00**
- Eight surcharge free ATM withdrawals.
- Interest accrues daily and is credited monthly***

*ATM surcharge refunds are aggregated per debit card.

**Please contact us for our schedule of fees.

***Available at select locations for an additional fee.

****Please contact us for our most recent rate sheet.

Treasury Management Solutions

Full suite of online banking accesses, customized to meet your banking needs.

- Mobile Deposit
- Bill Pay

SAVINGS ACCOUNTS

Take your financial goals to the next level with Trustar's savings options. Grow your money while earning interest with a variety of savings accounts.

Trustar Savings

- Minimum Opening Balance \$500.00
- No Monthly Maintenance Fee if you maintain Minimum Average Daily balance of \$500.00**
- Interest accrues daily and is credited monthly***

Trustar Minor Savings

- No Minimum Opening Balance
- No Monthly Maintenance Fee
- Interest accrues daily and is credited monthly***



*ATM surcharge refunds are aggregated per debit card.

**Please contact us for our schedule of fees.

***Please contact us for our most recent rate sheet.

BANKING SOLUTION

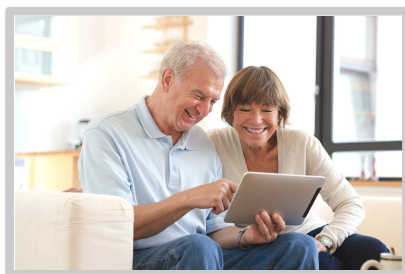
Trustar CD

A Certificate of Deposit is a simple and secure savings option with competitive rates that are guaranteed for your chosen CD term.

- Fixed rates***
- Compounded Monthly
- Penalty for early withdrawal, fees may reduce earnings**

Trustar IRA

Save money for retirement in a tax-advantaged way with an IRA that allows you to save with tax-free growth or on a tax-deferred basis. Traditional and Roth IRAs available. Consult your tax advisor to explore the best IRA solution for you.



Insured Cash Sweeps (ICS)

ICS is a great vehicle for consolidating multiple accounts into one, multi-million dollar interest-bearing account with full FDIC insurance (through third party).

*ATM surcharge refunds are aggregated per debit card.

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LOAN PRODUCTS

We've got you covered when it's time for your next big purchase. Trustar Bank offers a variety of loan products, customized to fit your needs.



Home Equity Line of Credit

With a Home Equity Line of Credit, you can leverage your most important asset to benefit your family. A ten year draw period ensures there is one less thing to worry about each day. This credit line is often used for one time expenses, such as home improvements or unexpected costs.

Personal Loans

Your next big purchase is closer than you think with Trustar Bank's selection of personal loans and lines of credit. With low rates and flexible terms, you will be prepared for any upcoming planned or unexpected purchases.



AND COMPETITIVE RATES

Overdraft Protection

No one is perfect and at Trustar Bank, we're prepared for the unexpected, including the occasional unanticipated overdraft on your checking account. Our overdraft line of credit service helps ensure that funds are available should you need them. Trustar acts as your backup plan, covering your transaction until you can replenish the needed funds in your account.



Trustar Bank offers a variety of loan products for every stage of life. If you don't see the solution you need, ask one of our dedicated representatives.

*Please contact us for our most recent rate sheet.

For additional information about applicable rates, fees and terms, please speak to a Trustar Bank representative.

More than just a bank, **a trusted partner.**

At Trustar Bank, our mission is to be your partner for financial success. We're committed to making your banking experience effortless and more enjoyable. We have tailored our products and tools to meet the needs of all individuals, not matter where you are in your financial journey.

Let us help you take your personal financial goals to the next level.
Contact a Trustar Bank representative today.

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Member
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