

SANTA ROSA JUNIOR COLLEGE

Educators Banking Program



Exchange Bank and the Santa Rosa Junior College has had a special connection since before it even opened its doors in 1918. Polly O'Meara Doyle, wife of Exchange Bank co-founder, Frank Doyle, was committed to ensuring that Santa Rosa had a Junior College for young men and women to further their education. Polly helped secure the funding for many of the original buildings on campus. Polly's sister, Frances O'Meara, taught school for 50 years at Santa Rosa High School.

Since its inception in 1948, the Frank P. Doyle and Polly O'Meara Doyle Scholarship Fund has provided \$83 million to over 127,000 students at the SRJC. The Doyle Scholarship Fund is funded by Exchange Bank stock dividends, from stock that Frank Doyle bequeathed to the fund upon his death.



L-R Frank Doyle, Polly O'Meara Doyle, Frances O'Meara and Robert Ripley

We are proud to present this special Educators Program to all employees of Santa Rosa Junior College.

Open a Community Spirit Checking to receive the following benefits ¹

- No monthly maintenance fee
- No minimum opening deposit required with direct deposit
- EB Image checks at no cost
- EB On-line with Bill Pay
- EB Mobile Banking
- A small Safe Deposit Box (\$33 value) or a \$33 credit towards a larger box

Home Loan Benefits ^{2,4}

- 1/8% (0.125) additional discounted rate on Exchange Bank residential loans. Loan requires auto payment from an Exchange Bank checking account to obtain the reduced interest rate.
- Brokered Residential Loans will provide a \$500 Thank you Award upon completion of the transaction (award is subject to all applicable taxes).

Home Equity Benefits ^{3,4}

- 1/4% (0.25) additional discounted rate on home equity loans. Loan requires auto payment from an Exchange Bank checking account to obtain the reduced interest rate.

Relocation Personal Unsecured Loan ^{3,4}

- Personal Unsecured Term Loans up to \$5,000.00 for relocation expenses
- 1/2% (0.50) additional discounted rate. Discounted rate requires auto payment from an Exchange Bank Checking Account and does not apply to existing EB loans.
- Terms up to 36 months

Auto Loans ^{3,4}

Minimum loan amount: \$3,000.00

- 1/4% (0.25) additional discounted auto loan rate. Discounted rate requires auto payment from an Exchange Bank Checking Account and does not apply to existing EB auto loans.
- Terms up to 72 months for new vehicles and 60 months for used vehicles

¹ Check Systems verification, ID and proof of SRJC Employment required at account opening. No monthly maintenance fee, all other fees apply.

² Loans are subject to credit approval. Terms and rates are subject to change. The \$500 Thank You Award applies to the completion of a brokered residential loan only, and is subject to tax. Customer will receive a 1099 form at year end.

³ Loans are subject to credit approval. Terms and rates are subject to change.

⁴ Cannot be combined with any other offer.