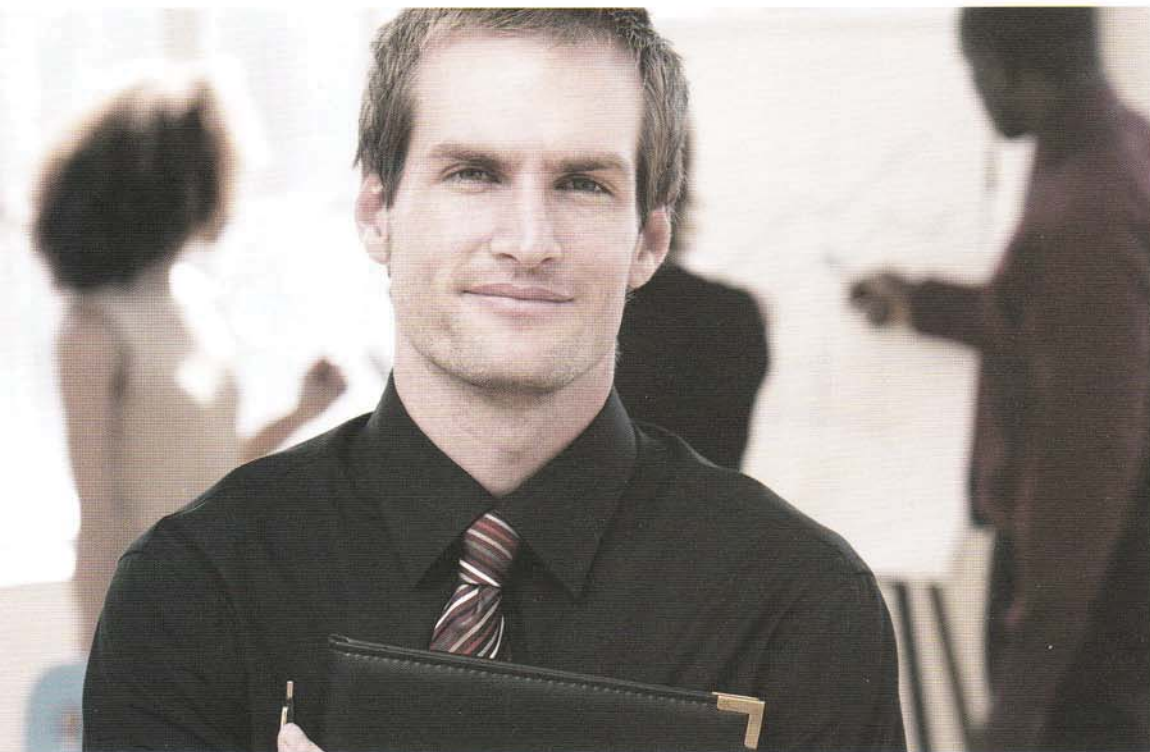


# Sovereign Partnership Banking



Sovereign  
Partnership Banking

Sovereign Partnership Checking |  
Free Online Banking with BillPay |  
Discounts on Loans | Rate Bonus  
on CDs | Special Mortgage Options |  
Investment Services | Insurance Services |



**Sovereign Bank**<sup>®</sup>

## **A great benefit. A quality program.**

As a business leader, you're always looking for new ways to attract and keep top employees. One way to accomplish this is by offering value-added benefits and rewards. Sovereign makes this part of your job easier with Sovereign Partnership Banking. This exclusive program lets you offer your employees a unique package of banking products and services—at no cost to you.



## **Rewards for you and your employees.**

Save time and money while giving your employees a quality, convenient banking package. With Sovereign Partnership Banking, your employees get a great checking account, plus outstanding extras they couldn't get on their own. Providing you and your employees with an array of great benefits, Sovereign Partnership Banking makes banking easy and convenient—without costing you a dime.

Discounts on loans, rate bonus on CDs, customized financial solutions and sound investment advice<sup>†</sup>—you get it all with Sovereign Partnership Banking. Along with the convenience of 750 Community Banking Offices and over 2,300 ATMs, including more than 1,100 ATMs in CVS/pharmacy<sup>®</sup> locations.



## **Sovereign Partnership Checking**

Premium rates. Great discounts. Custom solutions. With Sovereign Partnership Checking you and your employees get a host of great features and quality extras.

### **Account features include:**

- No minimum balance requirement
- No monthly maintenance fee
- Free checks<sup>1</sup>
- No fee to use other banks' ATMs in the U.S.<sup>2</sup>
- Interest rate bonus on eligible CDs
- Visa® CheckCard with no annual or monthly fee
- Online Banking with BillPay—free
- No-fee money orders, official bank checks, or regular Travelers Cheques
- 50% discount on a safe deposit box rental for the life of your Sovereign Partnership Checking account

## **Credit Card with Rewards**

With Sovereign Partnership Banking, you get access to a Sovereign Platinum Plus® Credit Card with World Points Rewards and no annual fee.<sup>3</sup> This competitively priced credit card offers a flexible and unique rewards program that puts you first. Select from cash back, travel, merchandise or personal services.

## **Home Equity Offers**

A low-rate Sovereign Home Equity Loan or Line of Credit can help your employees reach their goals. Whether they want to remodel their kitchen, add a room, consolidate existing bills or send a child to college, Sovereign has flexible borrowing options to help them finance it. You and your employees can take advantage of these special offers:

- 1/2% interest rate discount off our regular rates on new secured consumer loans and lines of credit<sup>4</sup>
- Fast credit decisions



## **Mortgage Discounts<sup>5</sup> and Refinancing**

You and your employees can enjoy a wide range of purchase and refinance options.

- Customer's Choice: 1/2% of loan amount to be applied toward closing costs or 1/8% interest rate reduction<sup>6</sup>
- Free pre-approvals and 48-hour mortgage approval<sup>7</sup>
- Access to competitive mortgage products, including First Time Home Buyer, No Documentation and No Money Down Programs
- Access to General Electric<sup>8</sup> homebuyer privileges

## **Reward yourself and your employees today.**

Business owners and officers can also take advantage of other Sovereign products and services, like Business Owner Premier Checking—all our best features in an account specially designed for business leaders.

Let us show you how Sovereign Partnership Banking can benefit your company and your employees. For more information, call our Business Solution Center at 1-877-768-1145, stop by any Sovereign Community Banking Office or visit [sovereignbank.com/partnership](http://sovereignbank.com/partnership).

## **Investment Services at Sovereign Bank**

Give your employees access to quality retirement and investment planning. We provide mutual funds, annuities, insurance coverage and brokerage services with minimum investment requirements of just \$25 (some restrictions may apply). Plus, visit [sovereignbank.com/personal/investing](http://sovereignbank.com/personal/investing)<sup>†</sup> to access Sovereign's Financial Answer Center.

For complete details on  
Sovereign Partnership Banking,  
call our Business Solution Center at  
1-877-768-1145, stop by any Sovereign  
Community Banking Office or visit  
sovereignbank.com/partnership.

<sup>1</sup>Free Graystone checks, or \$15 discount toward alternate designs, available with Sovereign Partnership Checking. <sup>2</sup>ATM owner may charge a separate fee. <sup>3</sup>Credit cards issued and administered by FIA Card Services, N.A. <sup>4</sup>You must have or must open a Sovereign Partnership, Sovereign Premier or Business Owner Premier Checking account, or a Premier Money Market Savings account and use automatic payment from that account. Not available on mortgages or loans obtained through an auto dealership. <sup>5</sup>This is not an offer of credit. All loans are subject to meeting specific underwriting requirements. Not all applicants will qualify. <sup>6</sup>With automatic payment from a Sovereign Partnership Checking account. Certain mortgage products are excluded from this offer. <sup>7</sup>Conditioned upon receipt of all outstanding conditions. <sup>8</sup>Offered as a convenience for you through Genworth Mortgage Insurance. Sovereign Bank makes no warranty or representation regarding these privileges. Sovereign Bank is not affiliated or associated with, or is legally authorized to use any trademark, trade name, logo or copyright symbol of Genworth Mortgage Insurance or any of its affiliates or subsidiaries.

INVESTMENT AND INSURANCE PRODUCTS:  
**Not FDIC Insured | May Lose Value | No Bank Guarantee |  
Not a Deposit | Not Insured by Any Federal Government Entity**

<sup>9</sup>Securities are offered through LPL Financial Corporation, member FINRA/SIPC. Insurance is offered through LPL Financial or its affiliates. LPL Financial is not affiliated with Sovereign Bank.



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