



Wealth Management

Personal Solutions

Today, managing your personal finances requires the same diligence and foresight as managing business finances. Your advisors must have a deep understanding of your financial situation, goals and priorities. Associated Bank can help you give your finances the attention they deserve.

Our Private Banking services are key resources in this process. These include our Private Banking Personal Money Management Package, complete with a Private Banking Checking and Money Market suite of services, Diamond Preferred Mastercard® Check Card and a Platinum Rewards Credit Card. You'll also enjoy customized personal credit services, including Mortgage, Home Equity and Personal Lines of Credit.

As a law professional, you'll receive these complimentary services: a personal financial consultation with a dedicated professional investment strategist, a personal asset protection discussion with Associated Financial Group, and a subscription to Strategies wealth management magazine.

Professional Practice Solutions

Associated Bank's expertise and guidance helps you evaluate your firm's needs and benefit plan options. We go beyond simply protecting against the loss of assets and property to help you improve your profitability with the right resources and services for your unique needs. Our solutions include:

- Complimentary business planning consultations with professionals of Associated Financial Group, including:
- Employee benefit plan review
- Business liability and risk management consultation
- Business succession plan and key employee compensation consultation
- Complimentary subscription to Update magazine, an informative resource that can enhance your approach to employee benefits, insurance and human resources

Employee Banking Services

Associated Bank offers a singular program that meets the unique banking needs of your associates and staff. Bank at Work-Preferred helps your employees take care of their banking needs and plan their financial goals with a comprehensive package of deposit, loan and investment services. And as a Bank at Work-Preferred customer, employees receive our Concierge Service – an individualized, personal service designed to assist employees with all their banking needs, ultimately helping them work with greater focus and efficiency.

Qualified Health Savings Account Options

As health insurance costs rise, Health Savings Accounts (HSAs) are an important option to consider for both you and your employees. Associated Bank offers a number of efficient, professionally administered HSA options to help you and your employees reduce out-of-pocket healthcare costs, and reduce your firm's health insurance costs.

Take an important step to protect and grow your law practice by using Associated Bank's Professional Banking Services. Contact our Associated Business Customer Care Center today at 1-800-728-3501.

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*The Bank@ Work-Direct Advantage Checking Preferred account has no monthly maintenance fee and no minimum balance requirement. This account requires direct deposit and is available as a result of the employee's employment with the sponsoring company. To receive the cash bonus, the employee's direct deposit must be a minimum of \$100.00 per direct deposit beginning within 60 days from account opening. The employee will receive the cash bonus within 30 days of the second direct deposit meeting the requirements. Upon halting direct deposit, the Direct Advantage account benefits will no longer apply and the account will revert to the then current requirements of Free Checking. Offer exclusively available for new, Direct Advantage checking accounts only (excludes all other account types). Limit of 1 offer per person. Offer cannot be combined with other checking specials or offers, and is subject to change at any time, including termination, without notice at bank's discretion. The establishment of an Associated Bank account is subject to qualification. For tax reporting purposes, a 1099 may be issued at year end for the year in which the bonus is given. See additional account disclosures in the Deposit Account Information brochure, Associated Bank deposit account rate sheet, and the Consumer Deposit Account Fee Schedule.

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Professional Banking for your Law Practice.



When you select a law partner, represent a client or hire an associate, you think carefully and choose wisely. That scrutiny also applies when you choose your business banking resources.

For your challenges and needs as a legal professional, Associated Bank has created a package of professional banking services designed specifically for law firms. We're putting our years of commercial and personal banking experience to work to help your practice succeed and grow.

From hiring and retaining talent, to building client relationships, to investing in research and technologies and other management concerns, you need banking services that will deliver the best options for you, your associates and staff, and your clients. Associated Bank offers you a comprehensive collection of lending, deposit, cash management, investment and insurance tools – ideal for law firms and supported by the region's top banking professionals.

Take a moment to review our specialized services. Associated Bank makes it easy to find strong business banking solutions so you can focus on making your practice profitable.

Specialized Banking Services for the Legal Profession

Financial strength, experienced and dedicated teams, and a comprehensive range of resources combine to make Associated Bank the premier Treasury Management specialists.

Business Checking and Client Estate Accounts

Convenient, well administered checking programs are central to making your firm's finances run smoothly. Associated Bank offers several business checking programs especially useful for law practices, such as:

- **Client Estate Accounts** – Setting up Estate Accounts is easier than ever with our streamlined process. We'll handle the paperwork on-site – so you never have to leave the office.
- **Business Choice** – Our flexible checking programs are available to law firms based on transaction needs and balance requirements.
- **Associated Analyzed Checking for Business** – This non-interest-bearing account is a great option for partnerships and is analyzed monthly. Fees are based on activity in your account(s). Associated Analyzed Checking Accounts for Business receive an earnings allowance that is used to offset fees for banking services.
- **Associated Analyzed Interest Checking for Business** – Get the benefits of Analyzed Checking for Business, as well as competitive interest, with one convenient account. The interest paid on this account is variable and adjusted monthly based on the bank's view of market conditions. After your account is analyzed, interest is paid on the excess collected balance surplus and will be credited monthly.

IOLTA and IBRETA Accounts

Associated Bank is certified as an approved provider of Interest on Lawyers Trust Accounts (IOLTA) and Interest-Bearing Real Estate Trust Accounts (IBRETA). Through Associated Bank, you'll get competitive rates, improved community investment opportunities, and professional relationship management.

By using Associated Bank for both your operating account and IOLTA or IBRETA, you'll simplify your banking relationship management with one bank, one statement and one relationship manager. This also helps us further understand your practice and better serve you as a trusted advisor.

CDARS® Program

Associated Bank participates in the CDARS program so you can invest funds in excess of \$250,000 and retain the security of FDIC Insurance on every dollar.

Online Banking 24/7

Associated's on-demand business applications provide a fast, easy, accessible way to control your cash flow and run a smart, profitable practice. Make deposits, transfer funds, pay invoices and track your accounts – 24 hours a day, seven days a week. Key features include:

- Account information that allows you to view current balance information and transaction history.
- Online eStatements give you up to thirteen months of account information.
- Account detail information can be downloaded in multiple formats, including CSV, BA12 and QuickBooks® Web Connect.
- Imaging – obtain copies of cleared checks and deposit tickets online.
- The ability to transfer funds from one account to another and stop payments
- Payroll direct deposit and electronic vendor payments.

In addition, with our eManager+ Business online banking program, you can send wire transfers, initiate Automated Clearing House (ACH) transactions, implement Positive Pay and perform other advanced services online.

Investments and Sweeps

With our specialized investment accounts, services and resources, Associated Bank can help implement a safe, strategic financial program to manage your cash flow and maximize the profit potential of every dollar your firm earns. Short- or long-term investment vehicles include:

- Commercial paper
- Jumbo CDs
- Repurchase agreements
- Treasury bills and notes

Cash Sweep Services help you maximize earnings on your unused cash by quickly investing those funds at a competitive rate until you need to access them again.

Associated offers you:

- Automated sweeps
- Eurodollar sweep accounts
- Funds management
- Repo sweep accounts

Merchant Services

With credit and debit card usage increasing every year, your practice needs innovative card processing technology to keep up. For faster transactions and increased funds availability, Associated Merchant Services gives you high-quality, high-value, low-cost merchant processing for all major credit, debit and stored-valued cards – as well as checks.

You'll gain value and efficiency because we require no set-up fees, no monthly statement fees and no monthly minimums. You'll receive a low and simplified VISA®/Discover/MasterCard® discount rate, as well as next-day funding into your Associated Bank Business Checking account. Finally, we'll provide complimentary gift/marketing cards and credit card terminal supplies for your practice with any terminal lease, and access to real time credit card activity.

Flexible Loan and Line of Credit Options

Expanding your practice? Planning for an acquisition? Our Relationship Managers are dedicated to helping you turn your firm's growth plans into reality. Let us help you develop financial solutions, whether you're considering an expansion opportunity, strategic acquisition, a buyout, or other development.

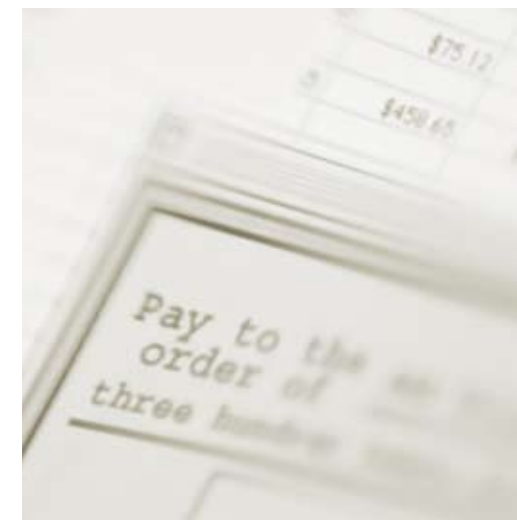
Associated offers your business flexible short-term loans and lines of credit with maturities up to one year. Secured and unsecured loans are available with a variety of terms and structures to support your current assets.

Revolving lines of credit offer flexibility if you have an ongoing need for credit. Your credit line is committed by the bank and revolves throughout the year, allowing you to borrow when needed and repay part or all of the balance to manage your available credit.

Onsite Deposit Manager

Streamline your cash flow with Associated Bank's Onsite Deposit Manager. This convenient web-based option lets you scan checks and transmit them to the bank for posting and clearing to your account – right from your office. It's faster and more efficient than physically transporting checks, and definitely appreciated by your staff! All you need is a PC with broadband Internet connection and an Associated Bank scanner.

- Online access to check images.
- Improves availability of funds by extending your deposit cut-off times for same-day credit.
- The ability to export data directly to your accounting system.
- Faster clearing times and notification of returned items, leading to improved cash flow and working capital.
- Control administrative functions – ability to define user roles, reset passwords and create new or delete old users from the system.
- The ability to see deposits submitted by users, regardless of their physical location.



Why Associated?

Associated Bank has provided superior, individualized service to businesses and business owners like you for generations. Associated Bank is known for strong relationships with their communities, with many offices tracing their roots to the 1880s and 1890s. As your financial partner, we offer advice and resources to help you increase profitability and streamline your operations, today and in the future.