GREEN BANK

Green Bank – Speaking Topics

- **The Dodd-Frank Act and subsequent changes to the way banks do business.**
    - The important new choice for businesses under Dodd-Frank: Interest-bearing checking accounts or accounts with an Earnings Credit Rate
    - What the availability of business interest checking could mean to employment and the economy
    - Increased FDIC coverage and opportunity to consolidate some accounts
    - Consumer Education—the Act requires all banks to move towards the best practices Green Bank has implemented from day one. The Act's "know before you owe" provisions help consumers understand more about mortgages; Green Bank always has worked personally with each potential client throughout all lending processes.
- **Best Practices for Business Banking**
- **Best Practices for Commercial Lending**
- **The vital role a committed community bank plays in the healthy growth of its community.**
    - Green Bank is lending when others aren't
    - Green Bank brings resources to the local economy—your neighbors' deposits help fund your business loan
    - The advantage of knowing your banker. In this age of anonymous financial transactions, shaking hands with the people who help steward your resources takes on new and important meaning.
- **How certain banking models have promoted growth in a down economy (why and how Green Bank is growing)**
- **Green Bank's growth strategy – mixing organic and opportunistic practices to build value into the overall portfolio**
- **Sustainable banking, and how green can be profitable**
    - Green Banking – services that banks can offer to specifically target or serve green-conscious buyers
    - The special role for lenders in the trend toward green construction and sustainable development planning
- **The value of non-profits** – as a cornerstone of Green Bank's mission, forging solid relationships with local nonprofit groups is invaluable as a step toward investing in its surrounding communities, and making them better places to work and live.