

Private Bank



# Banking and Treasury Management Solutions

for Real Estate Entrepreneurs

At Citi Private Bank, we understand the challenges of today's commercial real estate landscape. We provide consultative advice and customized financial strategies to owners, developers and property managers to help maximize cash flow and support growth and innovation for their business.

## A leading global bank

With over 200 years of experience, Citi is a leading global bank and does business in more than 160 countries and jurisdictions. As a trusted partner to institutional clients, we provide cash management and trade solutions to 90% of Global Fortune 500 companies. With 400 connections to cash and securities clearing systems, Citi maintains one of the largest global financial infrastructures and facilitates, on average, approximately \$4 trillion of flows daily.



Citi ranked #1

Best Global Bank for  
Liquidity Management

Best Bank for Cash  
Management in the  
United States

# Treasury Management Services

Based on your business needs and objectives, now and in the future, we partner with you to identify challenges and structure customized strategies to help achieve greater operating control, increase efficiency, reduce costs, minimize risks, and monitor activities in real-time.



## Receivables Management

Accelerate the availability of funds and payment information with ACH collections, remote check deposit, lockbox and merchant services.



## Liquidity Management

Optimize the interest earning power of idle cash balances, while maintaining liquidity, with a range of deposit accounts, including: money market accounts, certificates of deposit, zero balance accounts and time deposit products.



## Payables Management

Control your payable operations, improve working capital balances, and increase efficiency with electronic solutions such as ACH originations and batch wires; manage cross-border payments with foreign exchange advisory.



## Security Deposit Account Services

Easily establish and efficiently maintain tenant security deposits to meet the needs of your firm and clients.

### Minimizing security risk

Manage risk and reduce fraudulent activity with our range of anti-fraud services. We offer basic, full or partial reconciliation processing with positive and match pay anti-fraud check security features, ACH debit block and filter services, and ACH positive pay.

### Accessing your accounts

Access your accounts globally 24 hrs/day via phone or CitiBusiness Online. We offer real-time and historical reporting, as well as daily transmissions via SWIFT, BAI2, and EDI. We can also fully integrate with real estate focused treasury platforms.

# Why Citi Private Bank?

1

## Premiere, high-touch service

We have extensive experience working with real estate entrepreneurs and understand the importance of meeting your operating deadlines. Your dedicated Private Banking team provides high-touch personalized service to help meet your requirements. We bring the best of Citi to you, leveraging our extensive global network and resources to provide comprehensive strategies for both your personal and business needs.

2

## Customized solutions for a range of property types

Our banking and lending portfolio ranges from office buildings, warehouses and distribution facilities, mixed-use and flexspace, to multifamily properties and retail centers.

3

## Tailored commercial real estate financing

Whether you're looking to acquire, renovate, refinance, or reposition a property, free up equity, or take advantage of a 1031 exchange, we offer tailored financing strategies at competitive rates throughout the real estate cycle, including lines of credit, bridge loans, interim loans and loan syndications.

4

## A holistic approach for your wealth needs

As a Private Bank client, you can access a world of opportunity for your wealth, including: personal banking; mortgages; margin, unsecured, sports and aircraft financing; investment strategies; trust and estate planning; philanthropic advisory services; and art advisory & finance.



Please contact a member of our Banking & Cash Management team for more information.



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