



Working Together to Lead the Way in Community Association Banking

WHY CIT?

EARN & AUTOMATE WITH C-VENDORPAY

MAXIMIZE EFFICIENCY WITH C-PROPERTYPAY

PUT PREMIUM RESERVES TO WORK

THE INNOVIA & CIT ADVANTAGE

BANK LIKE YOU
Single-source solution supporting the growth and development of communities nationwide.

MANAGE CORE DEPOSITS

Security & Value in a Streamlined Banking Experience

Ready to Explore our Program?

Choose a spot to start, click and you're off! You can also get back to this page anytime by clicking the



icon in the top right.

GO TO FIRST PAGE: THE INNOVIA & CIT ADVANTAGE

The Innovia & CIT Program Advantage

Innovia Co-op and CIT have created an exclusive program specifically focused on helping our members reach new levels of success, through an expanded suite of effective banking solutions all provided by **one single-source**.

Times are different, technologies advanced - with minimal impact to your operations and staff, you can:

- Fundamentally improve your bottom line
- Benefit from new and improved interest rates that are now more competitive than ever
- Leverage new found capacity to grow month over month

Keep reading to discover how our program can provide your company an opportunity to grow while best serving your homeowner associations and their residents.

Why CIT?

CIT Group, Inc.

We believe in helping customers turn their ideas into outcomes. Founded 112 years ago, CIT (NYSE: CIT) is a leading national bank empowering business and personal savers with the financial agility to navigate their goals.

FORTUNE
1000

TOP 50
U.S. Bank¹

~4.4k
Employees²

Financial Highlights³

~\$60B
Total assets

~\$45B
Total loans and leases

~\$42B
Total deposits

~\$4.5B
HOA deposits

\$30B+
Consumer deposits

Diverse Geographies & Funding Sources

Operating in **44%**
of **Top 25** Commercial MSAs

Multiple deposit channels including direct bank, branches, commercial banking accounts and homeowner association accounts.

Commerical Banking

Financing ■ Capital Markets & Asset Management
Treasury & Payment Services ■ Middle Market Banking

Consumer Banking

Direct Banking ■ SBA Lending & Community Investments
Retail Banking ■ Home Loans

Earn & Automate with C-VendorPay

REVOLUTIONIZE THE WAY YOU DO BUSINESS

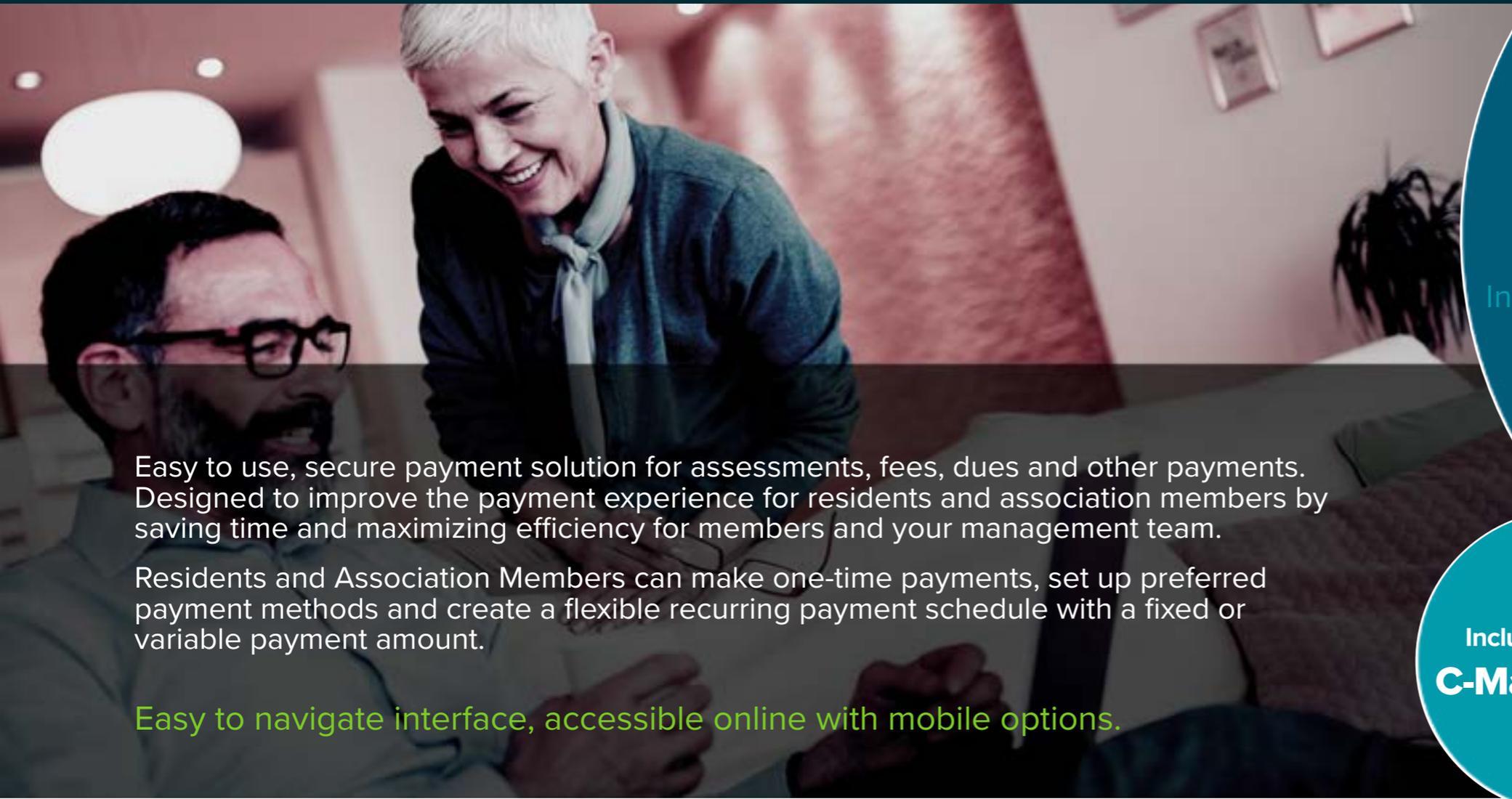
From invoice receipt through payment, **C-Vendor Pay** eliminates the manual work and creates a simple automated workflow and highly secure way to manage your financials.

BENEFITS AND FEATURES

- Reduce costs, fraud and your time spent on banking
- Automated payments with a single file upload
- Realtime visibility into payment stream
- Create new revenue opportunities
- Workflows & approvals configured to mirror existing processes
- Flexibility with multiple payment options like check, ACH or virtual card

Maximize Efficiency with C-PropertyPay

Simple, Secure Payments.



Easy to use, secure payment solution for assessments, fees, dues and other payments. Designed to improve the payment experience for residents and association members by saving time and maximizing efficiency for members and your management team.

Residents and Association Members can make one-time payments, set up preferred payment methods and create a flexible recurring payment schedule with a fixed or variable payment amount.

Easy to navigate interface, accessible online with mobile options.

Key Benefits

- Safe and secure
- Helps protect your business and it's reputation
- Provides peace of mind
- Reduces exceptions and saves time
- Let's you receive payments faster
- Increase member satisfaction with the ease of mobile and online payment options
- Can integrate with existing accounting software and complies with industry regulations

Includes Acces to **C-ManagerPay**

A vital online administrative tool

Powerful search functionality with the detailed data needed to manage payments.

Put Premium Reserves to Work



Offering the Ease of Working with One Bank for All Your HOA Banking Needs

Manage and grow HOA funds safely and effectively, including higher balances over \$250,000. Enjoy peace of mind knowing reserves are protected and secured by a surety bond⁴, with the flexible options to access funds.



Wide Range of Account Solutions to Customize Your Experience

Ability to leverage one or a combination of multiple deposit options for your bond-backed reserve account.



Premium Sweep Account: Access to your funds daily, unlimited withdrawals⁵

Premium Money Market: Access to your funds, six withdrawals per month

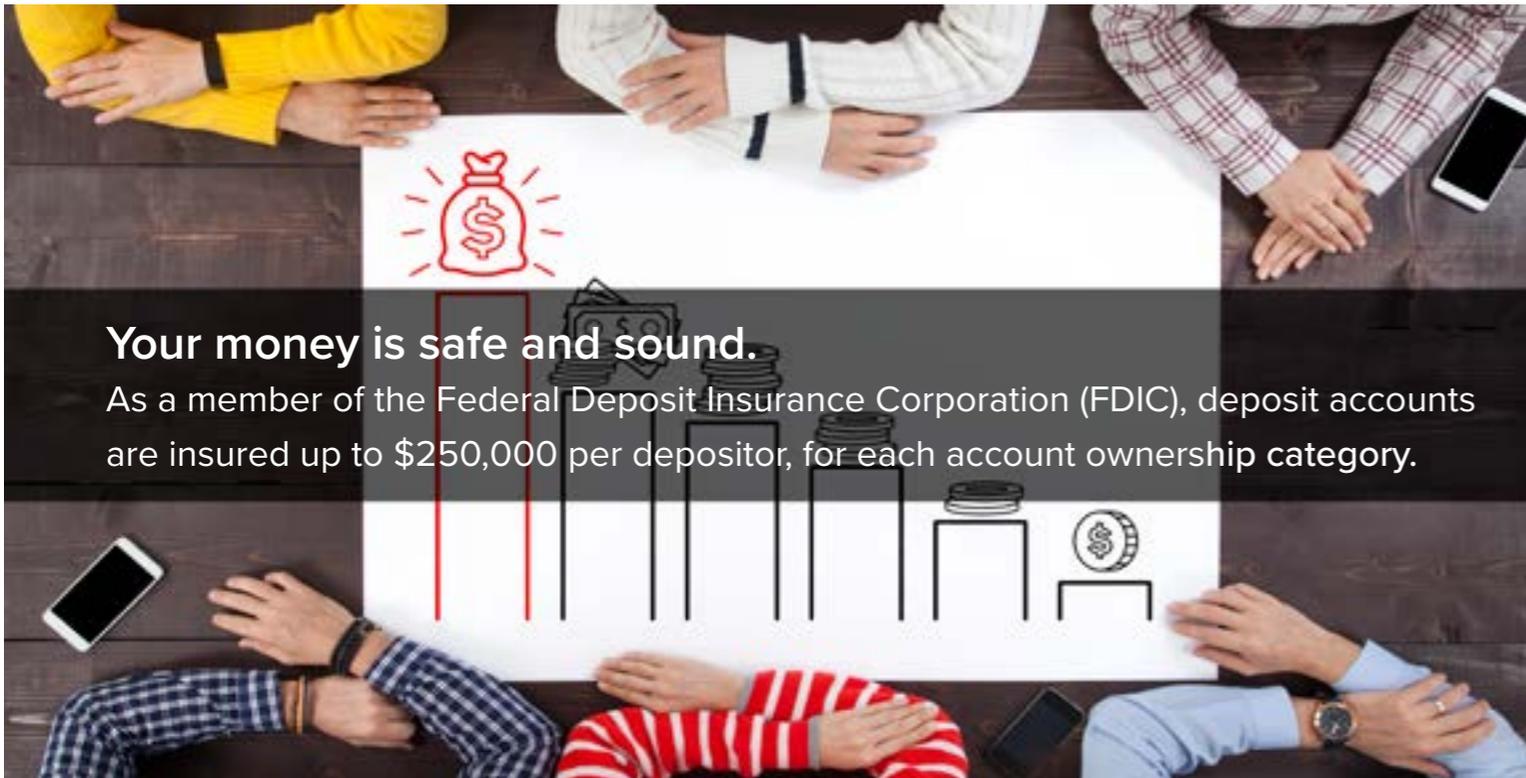
Premium CD: Fixed rates based on selected terms of 30 days to 60 months

Premium Ladder CD: Fixed rate, flexible terms, access to your funds every few months



Watch to Learn More

Manage Core Deposits



Your money is safe and sound.

As a member of the Federal Deposit Insurance Corporation (FDIC), deposit accounts are insured up to \$250,000 per depositor, for each account ownership category.

ICS[®] - The Insured Cash Sweep^{® 6}

A smart way to secure large deposits while maintaining access to and earning interest on funds placed into demand deposit accounts and money market deposit accounts. Deposits placed through ICS are eligible for multi-million-dollar FDIC protection.

CDs - Certificates of Deposit

Rates and terms vary based on deposit amount and length of CD.

Money Market Accounts

Variable Rate CAB Money Market: A tiered interest rate product, based on the balance in the account, that can be used as an operating overflow account or as a reserve account.



CDARS[®] - Certificate of Deposit Account Registry Service^{® 6}

CDARS is the most convenient way to access FDIC insurance on multi-million-dollar CD deposits and to earn CD-level rates, while working with directly only one financial institution.

Disclosures

(1) Federal Reserve Largest Commercial Banks by assets.

(2) As of Jan. 1, 2020.

(3) Pro forma financial data based on CIT and unaudited Mutual of Omaha Bank data as of Jan. 1, 2020.

(4) Funds in excess of FDIC insurance coverage limits are covered by a third-party issued surety bond. Such excess funds are not subject to FDIC deposit insurance. The surety bond providing excess coverage over FDIC insurance may be cancelled at any time upon 30 days' written notice. Should a notice of cancellation be given, CIT will contact the client to discuss alternatives to provide for the continued safety of funds. May not be available in every state.

(5) Premium reserve products are for new money only (money not currently held by CIT Bank, N.A.)

(6) ICS® & CDARS® Placement of funds through the ICS or CDARS service is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement (“DPA”). Limits apply and customer eligibility criteria may apply. In the ICS savings option, program withdrawals are limited to six per month. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount (“SMDIA”), a depositor’s balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before ICS or CDARS settlement for a deposit or after ICS or CDARS settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of ICS or CDARS satisfies those restrictions. ICS, Insured Cash Sweep, CDARS, and Certificate of Deposit Account Registry Service are registered service marks of Promontory Interfinancial Network, LLC.

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[READY TO LEARN MORE?](#)



Many program improvements have been made, now's the perfect time to explore how the new Innovia Co-op & CIT Bank Program can help accelerate your company's growth.

[SCHEDULE A DISCOVERY CALL TODAY](#)

innovia
co-op

CIT[®]