

LOCALITY BANK: HOME OF SMB ADVOCATES



FREE



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NYMBUS®



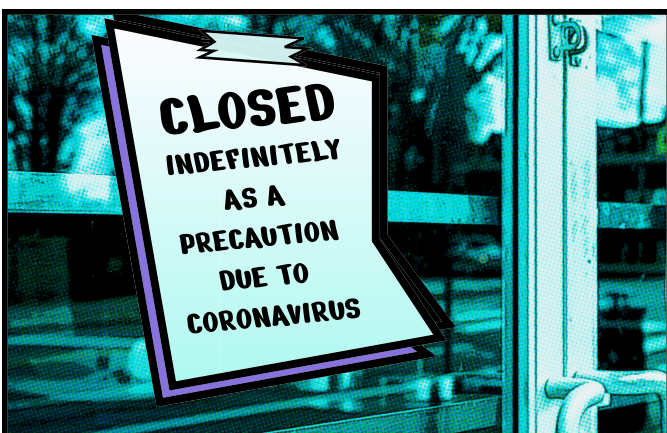
Locality Bank



AS FT. LAUDERDALE SHINED AS A HEALTHY, VIBRANT, DESTINATION CITY, SO DID THE 11 COMMUNITY-FOCUSED BANKS THAT SUPPORTED THE RESIDENTS AND BUSINESSES.



OVER TIME, THOSE 11 BANKS DWINDLED TO JUST THREE, AND THE COMMUNITY-- PARTICULARLY LOCAL BUSINESS OWNERS-- FELT THE LOSS OF THEIR FINANCIAL RELATIONSHIPS WITH A NEIGHBORHOOD BANK.

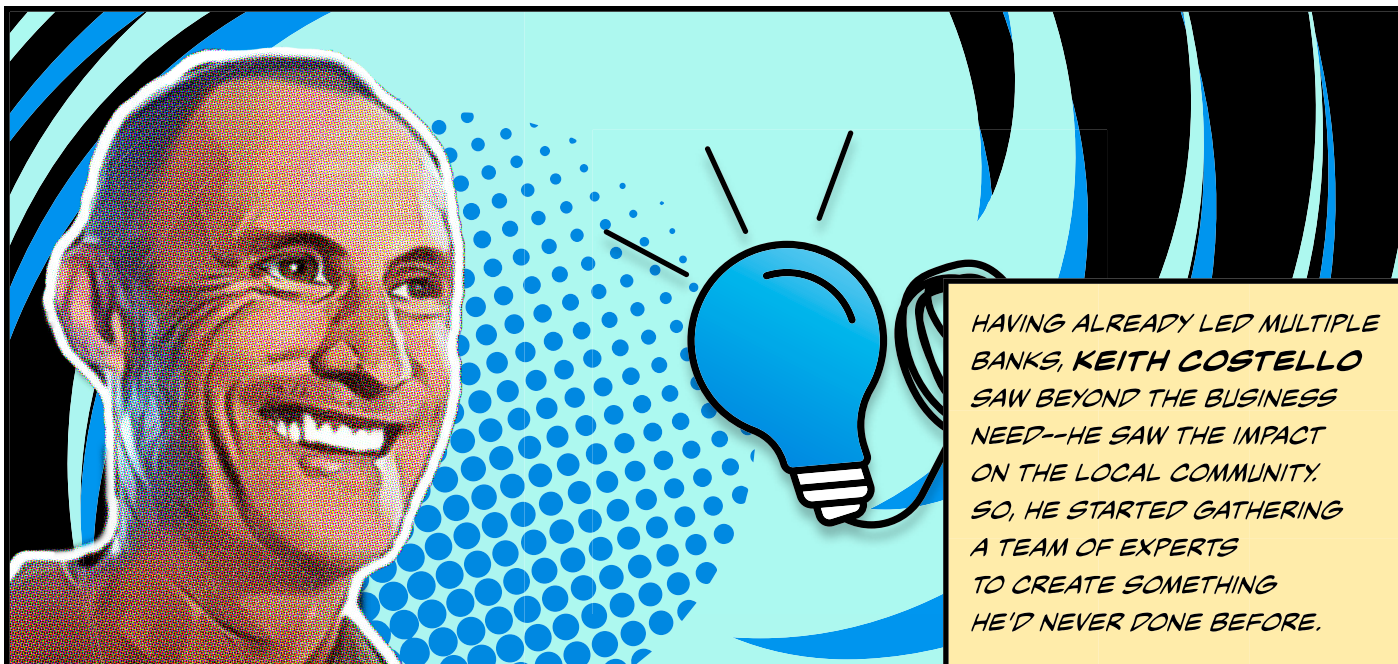


DURING THE PANDEMIC, THESE THREE BANKS SIMPLY COULDN'T KEEP UP WITH THE SCALE -- GOVERNMENT ASSISTANCE IN THE FORM OF PAYCHECK PROTECTION PROGRAM (PPP) LOANS REMAINED DELAYED AND INACCESSIBLE WHEN LOCAL BUSINESSES NEEDED THEM THE MOST.



THE RESTAURANT BUSINESS WAS DEVASTATED BY COVID, AND A LOT OF THE BIG BANKS DID NOT WANT TO HELP THE SMALL RESTAURANTS.

TIM PETRILLO, THE RESTAURANT PEOPLE



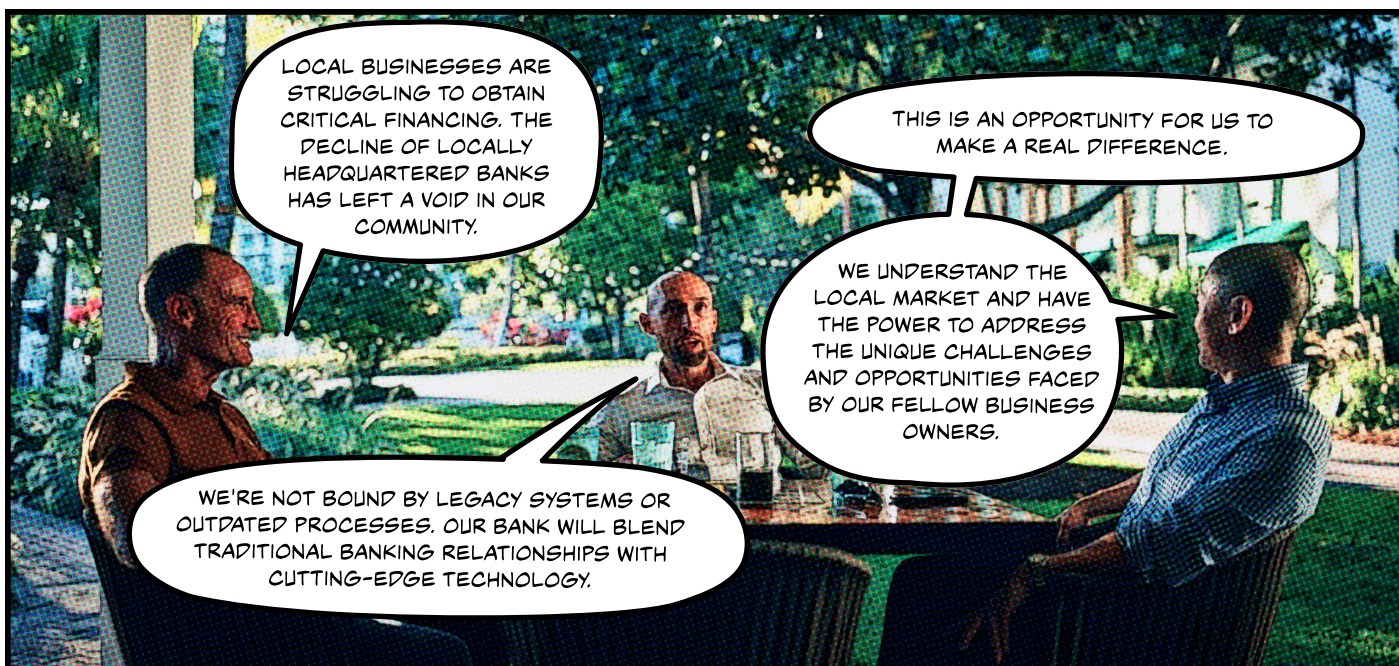
HAVING ALREADY LED MULTIPLE BANKS, **KEITH COSTELLO** SAW BEYOND THE BUSINESS NEED--HE SAW THE IMPACT ON THE LOCAL COMMUNITY. SO, HE STARTED GATHERING A TEAM OF EXPERTS TO CREATE SOMETHING HE'D NEVER DONE BEFORE.



DREW: THE LENDING LUMINARY - HAILING FROM THE SUN-SOAKED STREETS OF FT. LAUDERDALE, DREW EMERGES, ARMED WITH A COPE WOVEN FROM FINANCIAL ACUMEN AND A SHIELD FORGE FROM YEARS OF INDUSTRY EXPERIENCE.



COREY: THE MISSING PIECE - A TECH ALCHEMIST, COREY BENDS THE LAWS OF LOGIC AND EFFORTLESSLY MELTS TECHNOLOGY WITH BANKING TO EMPOWER BUSINESSES TO ACHIEVE FINANCIAL GREATNESS.



LOCAL BUSINESSES ARE STRUGGLING TO OBTAIN CRITICAL FINANCING. THE DECLINE OF LOCALLY HEADQUARTERED BANKS HAS LEFT A VOID IN OUR COMMUNITY.

WE'RE NOT BOUND BY LEGACY SYSTEMS OR OUTDATED PROCESSES. OUR BANK WILL BLEND TRADITIONAL BANKING RELATIONSHIPS WITH CUTTING-EDGE TECHNOLOGY.

THIS IS AN OPPORTUNITY FOR US TO MAKE A REAL DIFFERENCE.

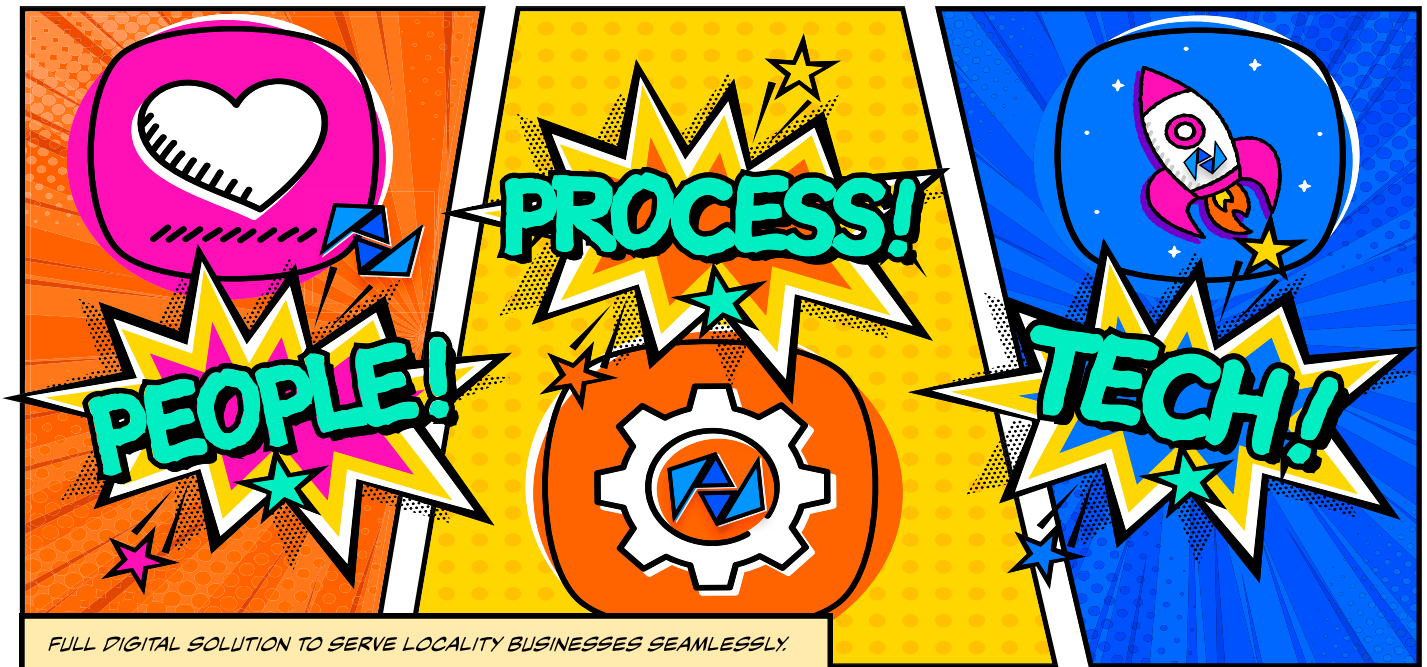
WE UNDERSTAND THE LOCAL MARKET AND HAVE THE POWER TO ADDRESS THE UNIQUE CHALLENGES AND OPPORTUNITIES FACED BY OUR FELLOW BUSINESS OWNERS.

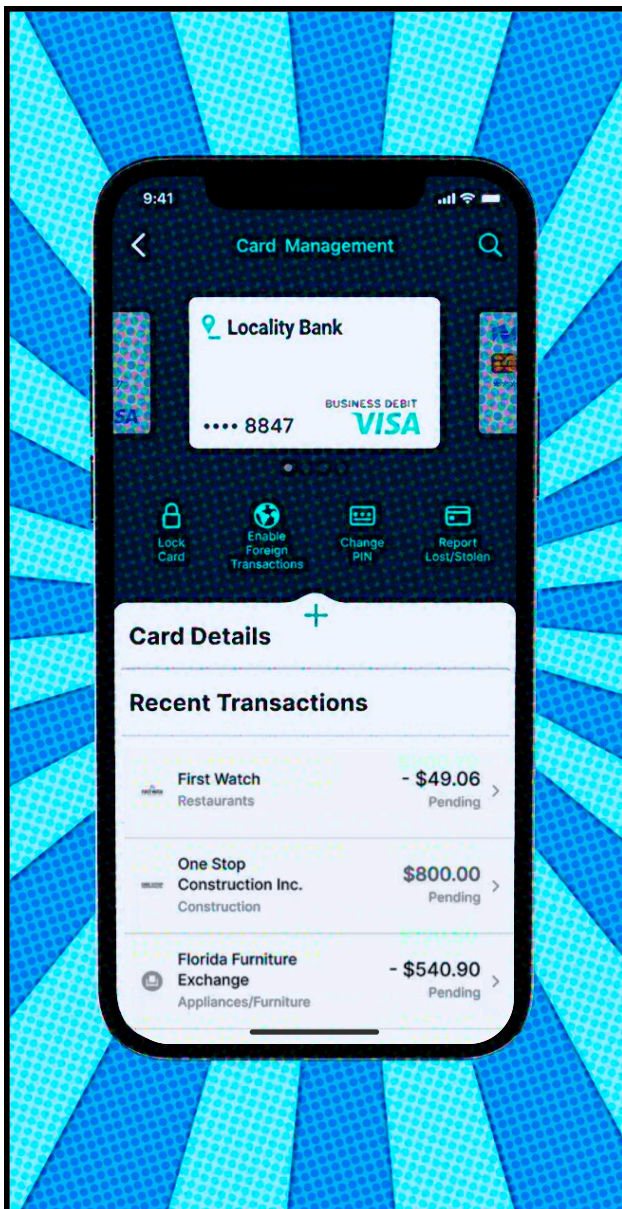


A NEW FIGURE ENTERS THE
FRAME, JEFFERY KENDALL FROM
NYMBUS...



...SHAKING HANDS WITH KEITH, DREW, AND COREY. THE HANDSHAKE, A MELDING
OF VISIONS, AND A PARTNERSHIP BIRTHED.

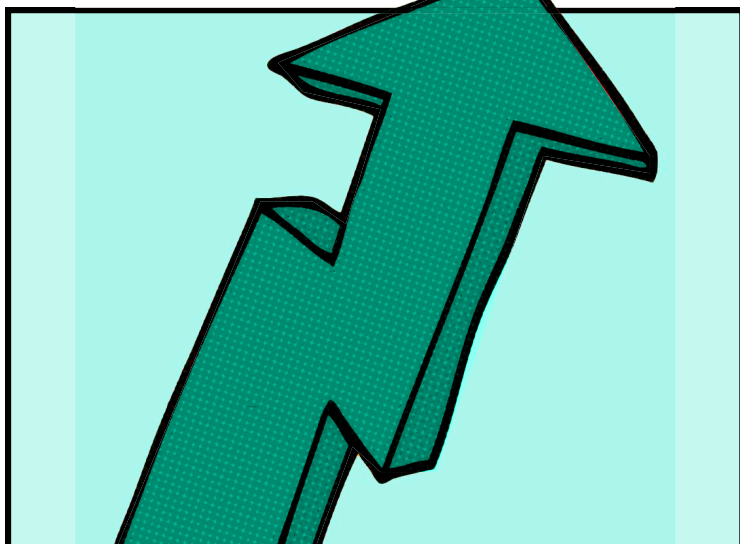




JANUARY: WITH THE SUPPORT OF NYMBUS, LOCALITY LAUNCHES A STATE-OF-THE-ART DIGITAL BANKING PLATFORM, ENSURING EFFICIENT AND SEAMLESS BANKING SOLUTIONS FOR LOCAL BUSINESSES.



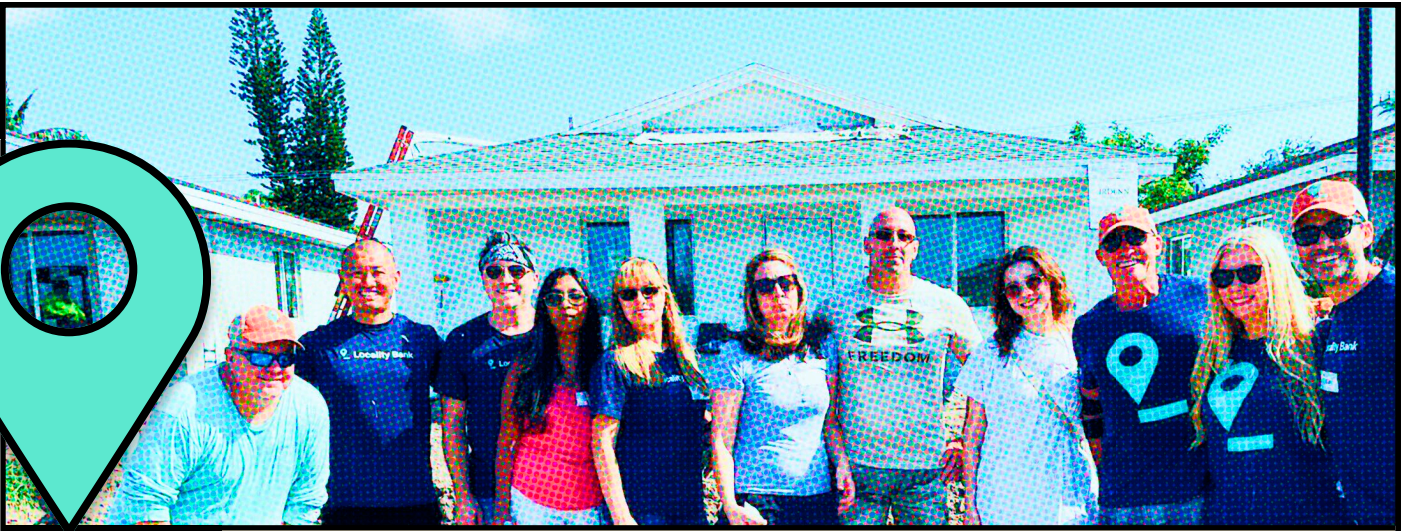
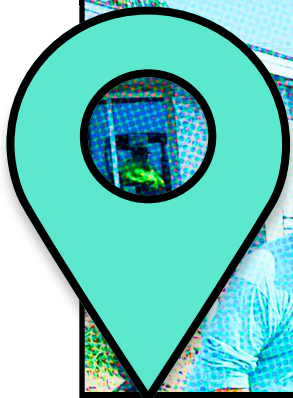
OPERATING FROM GENERAL PROVISIONS WORK CLUB, THE TEAM BEGINS TO MAKE FINANCIAL OPERATIONS SMOOTHER AND MORE ACCESSIBLE FOR THE COMMUNITY.



SEPTEMBER: THE COMMUNITY CONNECTED WITH THE BANK'S LOCALLY FOCUSED MISSION, AND LOCALITY BANK GREW TO \$100 MILLION IN ASSETS WITHIN A REMARKABLE NINE MONTHS.



KEITH: WE SET AMBITIOUS GOALS FOR OUR FIRST YEAR, AND I'M THRILLED TO ANNOUNCE THAT WE'VE SURPASSED THEM, SUPPORTING MORE THAN 600 LOCAL BUSINESSES.



LOCALITY BANK'S SUCCESS IS NOT JUST MEASURED IN NUMBERS, BUT IN THE POSITIVE IMPACT IT HAS ON THE LIVES OF CUSTOMERS AND THE COMMUNITY. LOCALITY BANK ACTIVELY PARTICIPATES IN COMMUNITY INITIATIVES, STRENGTHENING RELATIONSHIPS WHILE FOSTERING A SENSE OF UNITY AND SUPPORT.



"WE BELIEVE IN REINVESTING IN OUR COMMUNITY. BY COLLABORATING WITH ORGANIZATIONS LIKE THE DOWNTOWN DEVELOPMENT AUTHORITY, RIVERWALK, AND OTHERS, WE CAN CONTRIBUTE TO THE GROWTH AND WELL-BEING OF SOUTH FLORIDA."



"THROUGH PARTNERSHIPS WITH ORGANIZATIONS SUCH AS HABITAT FOR HUMANITY AND GILDA'S CLUB, LOCALITY BANK DEMONSTRATES ITS COMMITMENT TO SOCIAL RESPONSIBILITY AND IMPROVING THE LIVES OF THOSE IN NEED."



OUR COMMITMENT TO SOUTH FLORIDA RUNS DEEP. WE HAVE THE EXPERTISE, DETERMINATION, AND LOCAL KNOWLEDGE TO MAKE A DIFFERENCE. WE UNDERSTAND YOUR CHALLENGES AND OPPORTUNITIES BECAUSE WE'RE PART OF THIS COMMUNITY.



LOCALITY BANK'S JOURNEY SYMBOLIZES A PIONEERING ERA IN BUSINESS BANKING, UNDERSCORING THE ESSENCE OF PARTNERSHIP. BY SEAMLESSLY BLENDING TIME-HONORED BANKING VALUES WITH ADVANCED TECHNOLOGY, IT SETS A CONTEMPORARY AND GLOBAL STANDARD FOR BANKS AND CREDIT UNIONS. THIS INTEGRATED APPROACH PRIORITIZES BOTH INNOVATION AND ROBUST SUPPORT FOR BUSINESSES, FOSTERING A MORE EFFICIENT AND CUSTOMER-CENTRIC FINANCIAL ENVIRONMENT.



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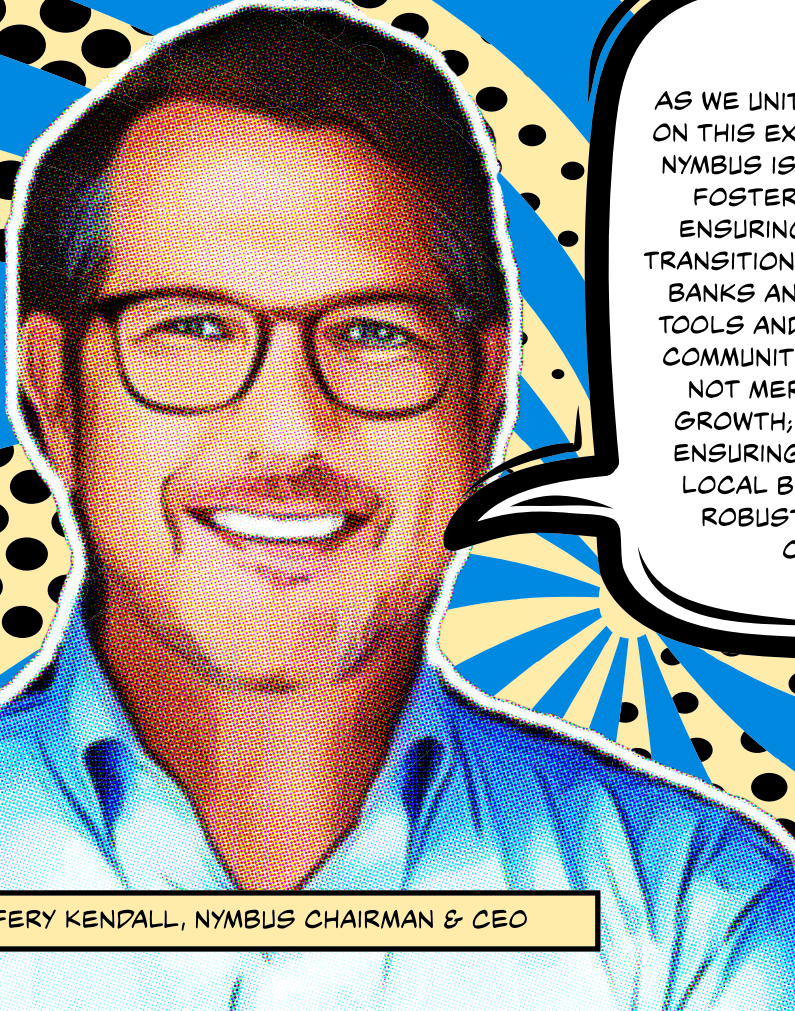
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AS WE UNITE WITH LOCALITY BANK ON THIS EXTRAORDINARY JOURNEY, NYMBUS IS FIRMLY DEDICATED TO FOSTERING INNOVATION AND ENSURING SEAMLESS DIGITAL TRANSITIONS, PROVIDING REGIONAL BANKS AND CREDIT UNIONS THE TOOLS AND SUPPORT TO ELEVATE COMMUNITIES. TOGETHER, WE'RE NOT MERELY OBSERVERS OF GROWTH; WE ARE ARCHITECTS, ENSURING THE PROSPERITY OF LOCAL BUSINESSES AND THE ROBUST DEVELOPMENT OF COMMUNITIES.

JEFFERY KENDALL, NYMBUS CHAIRMAN & CEO



*READY,
SET,
GROW!!!*

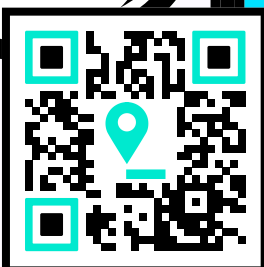
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