

# Your small business doesn't have to stay that way

## Let's start growing.



### Checking Accounts

#### Small Business Checking

Perfect for small businesses with lower transaction volumes.

- No monthly maintenance fee
- First 75 transactions at no charge (\$0.50 per transaction thereafter)
- Free First Bank Titanium Business Debit Card

#### Business First Checking

Designed for small businesses with higher transaction volumes.

- \$5,000 average daily collected balance requirement to avoid \$15 monthly maintenance fee
- First 250 transactions at no charge (\$0.50 per transaction thereafter)
- Free First Bank Titanium Business Debit Card

#### Commercial Checking

This account is designed for businesses with high transaction volumes that need more complex banking solutions. You can also add flexible cash management solutions to assist you in managing your business. Monthly earnings credit may offset fees.

### Interest Bearing Accounts

#### Business Interest Checking

This account earns interest while allowing for normal transaction capabilities without the limitations of savings or money market accounts.

- \$5,000 average daily collected balance to avoid \$15.00 monthly maintenance fee
- First 100 transactions at no charge (\$0.50 per transaction thereafter)
- No limitations on withdrawals or deposits

#### Business Savings\*

This account is a great way to begin building your business savings.

- \$500 average daily collected balance to avoid \$5.00 monthly maintenance fee
- Competitive interest rate earned on collected balances
- Limited to 6 withdrawals, 4 deposits, and 4 deposited items per month

#### Business Money Market\*

Earn a competitive rate and maintain access to your funds with this premier solution to managing your money.

- \$2,500 average daily collected balance to avoid \$10 monthly maintenance fee
- Competitive interest rate earned on collected balances
- Limited to 6 withdrawals, 6 deposits, and 10 deposited items per month

\*Federal regulations limit you to 6 withdrawals and/or transfers per statement cycle by check, pre-authorized or automatic transfer, draft, point-of-sale debit card, telephone and/or electronic banking transfer. An excessive monthly withdrawal fee will be charged each month in which your withdrawals exceed these limits.

#### Other fees that may apply

Return Deposited Item .....	\$15.00/each
Overdraft Fee .....	\$35.00/each
NSF Return Item Fee .....	\$35.00/each
Stop Payments .....	\$32.96/each
Inactive Small Business Checking .....	\$35.00/month
Paper Statement .....	\$5.15/month

#### Savings & Money Market

Excessive Monthly Withdrawal Fees	
Savings .....	\$5.15/month
Money Market .....	\$25.75/month
Excessive Monthly Deposit Fees .....	\$1.28
Excessive Monthly Deposited item Fees .....	\$0.515
<i>Additional services may require additional fees.</i>	

### Business Services



#### Online Access

Business eBanking is designed to improve efficiencies at your company by accessing important account information, initiating transfers and payments, and fighting fraud with risk management solutions. Our online solution can be configured to meet the needs of small businesses to large corporations.



#### Card Services

Choose from Credit or Debit Business Cards for the flexibility you need and the ability to monitor purchases. Merchant Services allows you to expand payment options with secure card processing services.



#### Remote Deposit

Reduce paperwork and trips to the bank by depositing checks via a convenient and secure desktop check scanning solution.



#### Wholesale Lockbox

Maximize collections and minimize in-house processing expenses. Options allow you to view images and documents online so you can post customer receipts quickly and efficiently.



#### Automated Clearing House (ACH)

Originate consumer or vendor payments, as well as Direct Deposit of Payroll for employees. You can also collect your receivables from consumers and other business customers.



#### Wire Transfer

Initiate outgoing domestic or international wire transfers quickly and reliably.

*First Bank Treasury Management offers a wide variety of services designed to meet the complex needs of your business. Contact your banking representative, Treasury Management Officer, or email [askTM@fbol.com](mailto:askTM@fbol.com) for more information.*

#### Concerned about Overdrafts? Ask about our Overdraft Protection Services

- Overdraft Transfer Service (transfer from a linked First Bank account to cover an overdraft, \$10/transfer)
- Business Preferred Line of Credit (revolving line of credit linked to your checking account to cover an overdraft, subject to credit approval and finance charges under Business Preferred Credit Loan agreement)
- Business Overdraft Privilege Service\* (non-contractual, discretionary service provided with Overdraft Privilege Limit of \$1,000 and Overdraft Fee of \$35 for each paid item or transaction on eligible Small Business Checking Accounts)

\*With the Business Overdraft Privilege Service, we have the discretion of authorizing and paying transactions that cause your Available Balance to be negative (up to your Overdraft Privilege Limit). The Business Overdraft Privilege Limit includes your negative Available Balance and any Overdraft Fees that are assessed. We may charge an Overdraft Fee for each item or transaction we pay that causes the Available Balance to become negative or occurs while the Available Balance on the account is negative. See Business Overdraft Privilege Disclosure for more detailed information, including eligibility and limitations on Overdraft Fees.



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