

# 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.

#### Other fees that may apply

Return Deposited Item	\$15.00/each
Insufficient Funds, returned or paid	\$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>	

### 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.

### 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.

*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.*



#### 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.

### Concerned about Overdrafts?

With Business Overdraft Privilege, First Bank will approve ATM withdrawals, debit card transactions, online bill payments, and checks that overdraw your Small Business Checking account. This program benefits you by allowing us to cover your unexpected expenses when you do not have enough funds in your account.

First Bank will have the discretion to pay overdrafts within the Overdraft Privilege limit of \$1000.00, but payments by First Bank is a discretionary courtesy and not a right of the customer or an obligation of First Bank to create an agreement or course of dealing on our part to allow overdrafts on any occasion. We will charge you a fee of up to \$35 each time we pay an overdraft transaction. We will charge the fee for the first 15 items that overdraw your account on any one day, or a total of \$525.00. Any and all fees and charges, including without limitation the NSF fees (as set forth in our fee schedules), will be applied and may exceed the maximum overdraft (negative) balance. Debit items may not be processed in the order in which they occur or are received by First Bank and, as a result, this may affect the total overdraft fees you incur. Exclusions to Overdraft Privilege may include, but are not limited to, clients with five (5) or more First Bank Small Business Checking accounts, or clients with a First Bank business lending relationship.



Wealth Management  
**Business Banking**  
 Mortgage  
 Personal Banking

[firstbanks.com/small-business](http://firstbanks.com/small-business)  
 1-800-760-BANK (2265)  
 Member FDIC

