

## Smart Business Starts Here

Innovative banking solutions to support and grow your business, offering a progressive lineup of products and services! Whether you're just starting out or scaling up, we have the right tools to support your financial goals.

### Checking

#### Business Economy Checking

*Ideal for businesses with low transaction activity\**

- No minimum balance requirement
- No service charge
- The first 400 deposited items and/or checks paid are processed at no cost per statement cycle

#### Small Business Checking

*Perfect for businesses with low to moderate transaction activity\**

- Maintain a daily balance of \$1,000 to avoid the \$10 service charge
- The first 400 deposited items and/or checks paid are processed at no cost per statement cycle

#### Small Business Interest Checking

*For small businesses (or estates) wanting to earn interest\**

- Maintain a daily balance of \$2,500 to avoid the \$10 service charge and earn interest.
- The first 175 deposited items and/or checks paid are processed at no cost per statement cycle

#### Commercial Checking

*Built for businesses with high transaction volumes or specialized banking needs*

- Charges are reduced or eliminated based on average account balances
- Business Sweep available for qualifying accounts

### Savings

#### Business Savings

*Earns interest at the prevailing rate*

- Maintain a daily balance of \$250 to avoid the \$4 service charge
- 6 transfers or withdrawals per statement cycle. \$2 for each transfer/withdrawal over

### Money Market

#### Business Money Market Account

- Maintain a daily balance of \$500 to avoid the \$15 service charge
- Interest earned at prevailing tiered rates
- Earn more while keeping cash liquid
- Easy access to funds with check-writing capabilities

### Credit Cards

#### Business Credit Cards

- Flexible options tailored to your needs
- Reward programs and expense management tools\*\*

### Loans

#### Business & Commercial Real Estate Loans

- Financing for property purchases, equipment, expansion, and more
- Competitive rates and terms customized to your goals\*\*



**OFFERING AN INNOVATIVE LINEUP OF PRODUCTS AND SERVICES  
TO HELP YOU BETTER MANAGE YOUR BUSINESS.**

## Business Online Banking

### Payables and Receivables Management<sup>^</sup>

- ACH Origination (*Direct Deposit*)
- Wire Origination (*Domestic or International*)
- Business Bill Pay
- Remote Deposit Capture

### Information Management

- Business Online Banking
- Business Mobile Banking
- QuickBooks and Quicken Integration

### Risk Management<sup>^</sup>

- ACH Positive Pay
- RemitPlus Express
- Positive Pay w/ Payee Match
- Dual Control
- Secure Login via Tokenization

### Customized Online Platforms<sup>^</sup>

- Multiple Online Platforms to choose from
- Multi-user Access
- Combine Business & Personal Accounts

### Local Service & Support

- Dedicated local team installs, trains, and supports your employees and business

## Merchant Services

### Devices For Every Need<sup>^</sup>

- Countertop Devices
- POS Systems
- Mobile Devices
- Payment Gateways
- Dual Pricing
- and more

### Free Analysis

- Receive a free side-by-side analysis compared to your current provider

### Local Service & Support

- Dedicated local team installs, trains, and supports your employees and business

## Sweeps

Your business or municipal cash flow doesn't sit still – and neither should your money.

Our **Sweep Accounts** are designed to help you manage funds efficiently, improve liquidity, and put excess balances to work, all while keeping your day-to-day operations running smoothly.



Businesses large  
and small...

**Treasury  
Services  
has a fit for  
them all!**

