

PRODUCTS AND SERVICES FOR BUSINESSES

Business Checking

Enjoy the following features and services with our business accounts:

- No minimum balance requirements
- No FDIC assessment charges
- No “less reserves” fees*
- Use of deposit bags (zipper or lock style)
- Direct Deposit

Business Checking with Interest

All of the features of the Business Checking account, plus earn interest on your account!

- Earn competitive interest rate
- Interest compounded and credited monthly
- For qualified customers only

Business Savings

- \$5.00 minimum opening deposit required
- No minimum balance requirements
- Interest compounded daily and credited quarterly*
- Statements issued quarterly
- Six free withdrawals or debits per month

Money Market Savings

- \$2,500.00 minimum opening deposit required
- \$2,500.00 minimum daily balance to maintain Money Market rates*
- Interest paid on collected balance and compounded monthly
- Higher interest rates paid for balances over \$10,000, \$50,000, \$100,000, and \$200,000

Certificates of Deposit

- Time Deposits with terms starting at 7 days, up to 5 years
- \$500.00 minimum opening deposit required
- Tiered interest rates available based on total deposits for balances over \$10,000, \$25,000, and \$50,000

Loan Options:

- Commercial Loans
- Lines of Credit
- Small Business Loans
- Equipment Loans
- Bridge Loans

- Construction Loans
- SBA Loans 7(a) & 504
- Operating Loans
- Acquisition Loans
- Letters of Credit
- Real Estate Loans

Business Credit Cards

Cash Management

Create ACH transactions for payroll, collecting payments from customers, and making payments to vendors.

Remote Deposit Capture

Deposit checks electronically from your place of business with our scanner and software

Merchant Card Processing

Accept payments in the form of Visa, MasterCard, and Discover cards from your customers.

Business Bill Pay

Save time and money with this feature-rich program; plus, grant access to authorized members of your team

Autobooks for Business

A powerful tool for businesses that allows them to send invoices, accept payments, and keep track of customers—all from inside our online banking!

Advantage Banking

Online Banking

Other Services

- ATM Cash Card
- Notary Services
- 24-Hour Phone Banking
- Visa Gift & Travel Cards
- Wire Transfers
- Savings Bond Redemption (*current customers only*)
- Direct Deposit
- Night Depository
- Safe Deposit Boxes
- Drive-Up Banking