

BUSINESS CHECKING ACCOUNT



With Business Checking, an earnings credit will be used to offset fees. Your earnings credit is calculated as a percentage of the average monthly available balance. The credit is applied to each account at the end of the statement cycle and may discount or eliminate all fees on your account.

BUSINESS CHECKING ACCOUNT BENEFIT SUMMARY

EARNINGS CREDIT	Earnings credit will be used to offset fees. Your earnings credit is calculated as a percentage of the average monthly available balance. The credit is applied to each account at the end of the statement cycle, and may eliminate all fees on your account.
LOW MONTHLY FEE	With a business checking account, there is a low monthly fee of \$15.00. This account also comes with 200 free per item charges. Each per item charge after 200 will cost \$0.20.
NO MINIMUM DEPOSIT	Open an account with no minimum deposit. You can open one of our business interest checking accounts with as little as \$5.00.
FREE CHECK CARD	With a business interest checking account, you will receive a check card at no cost. The check card gives you the ability to pay bills or purchase essential items to run your business.
MERCHANT SERVICES	Our business interest checking account offers many merchant services including Remote Deposit Capture (RDC), Automated Clearing House (ACH) services, Lockbox services, Payroll services, and Cash Ordering services.
EMPLOYEE BENEFIT OPTIONS	Offering your employees a unique package of many popular banking benefits, our Employee Benefits Package is a program of discounts and bonuses available when they sign up for direct deposit of their payroll check into a 1 st National Bank Checking and/or Savings Account.

*Account Notes: The descriptions herein are summaries only. Please refer to the account disclosures for complete details.



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