

# BUSINESS INTEREST CHECKING



Business Interest Checking is available for non-incorporated business and sole proprietors eligible for interest-bearing transaction accounts. Let your money work for you and earn interest until you use it.

## BUSINESS INTEREST CHECKING ACCOUNT BENEFIT SUMMARY

<b>EARNs INTEREST</b>	The business interest checking account earns interest. That means your money works for you. Interest can be left in the account to grow further, or it can be transferred to be used however it is needed.
<b>LOW MONTHLY FEE</b>	With a business interest 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.
<b>NO MINIMUM DEPOSIT</b>	Open an account with no minimum deposit. You can open one of our business interest checking accounts with as little as \$5.00.
<b>FREE CHECK CARD</b>	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.
<b>MERCHANT SERVICES</b>	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.
<b>EMPLOYEE BENEFIT OPTIONS</b>	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 <sup>st</sup> 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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