



BUSINESS CHECKING ACCOUNTS

- Basic Business Checking
- Interest Checking
- Account Analysis Checking

BUSINESS SAVINGS

- Cash Management
- Money Market
- Statement Savings

BUSINESS LOANS

- Commercial VISA® Card
- Commercial Lines of Credit
- Term Loans
- Commercial Real Estate
- Asset-Based Lending
- Construction Financing
- Equipment Leasing

ONLINE BUSINESS BANKING

- Business Express
 - Transaction Details
 - Reference Account Balances
 - Money Transfers
 - Bill Pay
 - Repetitive Wire Transfers
 - Payroll Direct Deposit
 - Export Account Transaction Information to QuickBooks
 - Send Stop Payment Requests
 - Online Statements

MERCHANT PROCESSING

- Local Representation
- Equipment Rental/Sales
- Expert Installation and On-site Training
- 24-Hour, 7 Days-a-Week Customer Service Support
- Available One-Day Funding of Processed Transactions
- Online Merchant Access to Account Transaction History
- No Long-Term Contracts
- Fast Credit Card and Debit Card Authorizations

CASH MANAGEMENT

- ACH Origination/Debit Blocker
- Account Reconcilement
- Lockbox
- Business Investments
- Electronic Data Interchange
- Positive Pay
- Remote Deposit Capture

VISA® BUSINESS DEBIT CARD

- Welcomed at Over 15 Million Locations Worldwide
- Convenience and Flexibility of a Credit Card With Expenses Deducted from Checking Account (Interest Free)

WEALTH MANAGEMENT

- Investment Management
- Business Succession Planning
- Employee Benefits and 401(k) Plans
- Tax Planning
- Financial Planning

COMMERCIAL INSURANCE

- Automobile
- Bonds
- Directors and Officers Liability
- Employment Practice Liability
- Errors and Omissions
- Flood
- General Liability
- Professional Liability
- Property
- Umbrella
- Workers Compensation

