

SpiritBank Business Products

Business banking is our expertise.

Business Checking

Low monthly rates and options that make sense for your business

INTEREST BEARING ACCOUNTS

Small Business Checking

Ideal for the sole proprietor

- First 300 items free, \$.50 per item thereafter
- Economy Internet banking available for \$15 per month
- No minimum balance required
- Electronic, CD or paper statements available
- Business Visa Debit/Credit Card available for \$15/year

Commercial Checking

More robust for the mid to large sized business

- Unlimited check writing
- Electronic, CD or paper statements available
- Business Visa Debit/Credit Card available for \$15/year
- No minimum balance required
- Merchant and Cash Management Services available
- \$10 monthly service charge
- \$.15 per transaction item - debit or credit (doesn't include electronic items)
- \$.10 per non-SpiritBank item within a deposit
- An earnings credit rate will be applied to collected balances of net reserves to help offset bank service fees

Non-Profit Checking

Structured specifically for non-profits

- Free Business Visa Check/Debit Card
- Unlimited check writing and check imaging available
- Service charge based on monthly minimum balance
 - Balance \$800 or above... no charge
 - \$600 - \$799... \$2
 - \$400 - \$599... \$3
 - \$200 - \$399... \$4
 - Zero - \$199... \$5

Commercial Money Market

- Tiered interest rate based upon average monthly collected balance
- Minimum balance of \$5,000 required
- No fee unless balance falls below required minimum
- Maximum of 6 debit transactions per month by check, draft or debit card to third parties
- FDIC Insured

Non-Profit NOW Checking

- Same transaction pricing as small business checking account
- No monthly service charge
- Free "Personal Spirit" Internet banking
- No minimum balance
- Electronic or paper monthly statements
- Interest paid on average monthly collected balances above \$25,000
- Additional interest paid on average monthly collected balances above \$75,000

Cash Advantage

Imagine all of your customers paying you in cash. Let SpiritBank buy your receivables to increase your cash flow without incurring debt.

Cash Management

Effectively manage your company's cash

- Zero balance accounts
- Sweep Accounts
- Account Reconciliation
- CD-Rom Statements
- ACH and/or Wires
- Payroll Cards
- Business Check Card
- Lock Box
- Remote Deposit
- Merchant Services
- Online Business Banking

CDARS®*

Receive up to \$50 million in FDIC protection through one bank, one statement and one rate

checXchange™

checXchange™ provides our customers with an automatic and effective service that enables you to manage your business without the time and hassle of collecting returned checks.

Business Loans



Our lenders work with you to tailor a loan product to fit your needs

Financing for small businesses not eligible for regular business loans

"Outside the box" financing from a large group of lenders



*Funds may be submitted for placement only after a depositor enters into the CDARS Deposit Placement Agreement by SpiritBank. The agreement contains important information and conditions regarding the placement of funds by us. Please read the agreement carefully before signing. CDARS is a registered service mark of Promontory Interfinancial Network, LLC.