

SpiritBank Business Products

Business to Go

Ideal for small businesses on the go

- First 250 items free, \$.40 per item thereafter
- Free online banking**
- Free mobile banking***
- \$1,500 monthly average balance, if the monthly average balance falls below \$1,500, there is a service charge of \$6.95
- eStatements at no charge, paper statements available for \$5 a month
- Business Visa debit card available for \$15 per year
- Bill Pay available at \$5.95 per month up to 15 items, \$.40 per item thereafter

Commercial Checking

More robust for the mid to large sized business

- Unlimited check writing
- eStatements at no charge, paper statements available for \$5 a month
- Business Visa debit card available for \$15 per 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 debit card
- Unlimited check writing and check imaging available
- No monthly service charge

Cash Advantage

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

CDARS**

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

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

Business Loans

<i>Commercial</i>	<i>SBA</i>	<i>Alternative Solutions</i>
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

Cash Management

Effectively manage your company's cash

- Sweep Accounts
- Account Reconciliation
- ACH and/or Wires
- Payroll Cards
- Business Check Card
- Lock Box
- Remote Deposit
- Merchant Services
- Online Business Banking

*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.

**Internet service provider fees may apply

***Carrier message and data rates may apply

****Transaction limitations apply in accordance with federal regulations. Federal regulations limit the number of withdrawals or transfers to six per month from any savings or money market account. Limited transactions include the following: checks, debit card purchase transactions, preauthorized payments to any third party, wires or funds transfers, Overdraft Protect transfers, online payments and telephone transfers. Federal regulations also require financial institutions to monitor these transaction types on savings and money market accounts, and convert these accounts to an unlimited transaction account (i.e., checking account) when the number of transactions exceed the limit of six per month three times during a 12 month period. The following withdrawals or transfers are not limited on a savings or money market account: transactions made in person at a SpiritBank branch, at a SpiritBank ATM or sent to SpiritBank by mail.