

# 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, \$0.40 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
- 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

\*Placement of funds through the CDARS service is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement ("DPA"). Limits apply. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA"), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before CDARS settlement for a deposit or after CDARS settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of CDARS satisfies those restrictions. CDARS, Certificate of Account Registry Service, and One Bank One Rate One Statement are registered service marks of Promontory Interfinancial Network, LLC.

\*\*Internet service provider fees may apply

\*\*\*Carrier message and data rates may apply