

BUSINESS & AGRICULTURAL DEPOSIT ACCOUNTS

Manage your financial cash flow with the convenience of a versatile business account from First National Bank. Each account has unique benefits and can be used in conjunction with other programs as your business needs evolve.

	BASIC BUSINESS CHECKING	COMMERCIAL CHECKING	COMMERCIAL CHECKING WITH INTEREST	SPECIALTY SERVICES ACCOUNT	COMMERCIAL MONEY MARKET
Features	The first 250 transactions are free.	A balance credit based on the 9-day T-Bill is applied to offset services charges.	Collect interest on the monthly balance.	A checking account option for qualifying groups and nonprofit organizations, such as: nonprofits, clubs/associations, conservatorships, estates, fraternities/sororities, memorials, rep payees	The first 10 ACH and first 10 paper entries are free. Money Market interest rates applied to balances
Minimum Balance	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00
Monthly Maintenance Fee	\$10.00, waived if minimum balance is maintained	\$10.00, balances may be used to offset charges	\$10.00	\$0.00	Not applicable
Activity Fee	See Commercial Fee Schedule	See Commercial Fee Schedule	See Commercial Fee Schedule	None	See Commercial Fee Schedule
Check Images	Yes	Yes	Yes	Check images stored for safekeeping. Statements and check images also available through free Online Banking and Cash Management.	Yes
Interest	Not applicable	Not applicable	Yes	Not applicable	Yes
QuickBooks Connectivity	Available with Cash Management	Available with Cash Management	Available with Cash Management	Available with Cash Management	Available with Cash Management
Quicken Connectivity	Available with Free Online Banking	Available with Free Online Banking	Available with Free Online Banking	Available with Online Banking	Available Free with Online Banking

Our Relationship Bankers are available to perform an analysis that will help you determine which business account option is the best fit for your business.