

YOUR BANK. YOUR BUSINESS.

Every customer leaves saying
"I love my bank!"

BUSINESS LOANS / CREDIT LINES

Hands on, experienced bankers available 24/7.

- Working Capital Loans
- Revolving Lines of Credit
- Term Loans
- Small Business Loans

COMMERCIAL REAL ESTATE LOANS

Flexible, creative financing for your property.

- Commercial Real Estate Loans
- Commercial Construction Loans
- Term Loans

BUSINESS EBANKING

Easy access to your funds 24/7.

- Online Banking
- Mobile Deposit
- Wire Transfer
- Bill Pay
- ACH Origination
- Positive Pay
- Mobile Banking
- Remote Deposit

ADDITIONAL SERVICES

Yes, we offer these services too.

- Official Checks
- Notary Services
- Coin / Cash Counting

BUSINESS CHECKING / DEBIT

Account options that fit your business needs.

- Small Business Checking
- Business Checking with Interest
- Commercial Checking
- Non-Profit Checking with Interest
- Business Debit Cards

BUSINESS SAVINGS / CDS

Make your money work for you.

- Money Market Savings
- Savings
- Certificates of Deposit
- Health Savings Accounts

OVERDRAFT PROTECTION / SWEEP

Automate fund transfers to save time & money.

- Overdraft Protection
- Target Balance / Zero Balance Account
- Line of Credit Sweep

MERCHANT SERVICES

Solutions that fit your payment needs – in-store, online and mobile.

- EMV Ready Terminals
- Point of Sale Systems
- Mobile Solutions
- Property Payment Solutions

PREPAID CARDS¹

Put spending power in your wallet.

- MASTERCARD® Gift Cards
- MASTERCARD® Travel Prepaid Cards
- METABLUE VISA® Reloadable Prepaid Cards

PAYROLL SERVICES

Move your process online and save time with our comprehensive payroll solution:

- Ongoing & year-end reporting
- HR compliance & data management
- Workers' compensation
- Dedicated service representatives
- Tax filing
- Time & attendance
- Payroll processing

YOUR METABANK SOLUTIONS

BUSINESS CHECKING

Choose the option that best fits your business needs.

ALL BUSINESS CHECKING ACCOUNTS OFFER:

- FREE Online Banking¹
- FREE eStatement or paper statement with Check Safekeeping²
- FREE CardValet[®] Debit Card app — allows you to lock/unlock card¹
- ACH – Direct Debit/Direct Deposit³
- FREE Bill Pay
- FREE Chip-enabled Business Debit Card(s)
- Mobile Deposit / Remote Deposit^{1,3}
- Wire Transfer³
- FREE Mobile Banking¹
- Positive Pay³



SMALL BUSINESS CHECKING

What Will Your Business Pay Monthly?	Why Should You Choose this Account?	What are the benefits?
<ul style="list-style-type: none"> • \$5.00 minimum balance fee for average collected balances below \$100 per month • \$0.15 charge for each item over allowed amount 	You are a farmer, sole proprietor, LLC.	<ul style="list-style-type: none"> • All the benefits listed in the blue box above, <i>plus</i>: • No charge for first 50 combined credits/debits per month⁴



BUSINESS CHECKING WITH INTEREST

What Will Your Business Pay Monthly?	Why Should You Choose this Account?	What are the benefits?
<ul style="list-style-type: none"> • \$10.00 minimum balance fee for average collected balances below \$1,000 per month • \$0.15 charge for each item over allowed amount 	You are a small- or medium-sized business.	<ul style="list-style-type: none"> • All the benefits listed in the blue box above, <i>plus</i>: • Earn interest on your balance • No charge for first 200 combined credits/debits per month⁴



COMMERCIAL CHECKING

What Will Your Business Pay Monthly?	Why Should You Choose this Account?	What are the benefits?
<ul style="list-style-type: none"> • \$10.00 account maintenance fee • Per item fee is \$0.10 for each item –checks written, deposited check items, and ACH transactions 	You are a larger business or corporation.	<ul style="list-style-type: none"> • All the benefits listed in the blue box above, <i>plus</i>: • Earnings credit to offset account service fees⁴



NON-PROFIT CHECKING WITH INTEREST

What Will Your Business Pay Monthly?	Why Should You Choose this Account?	What are the benefits?
<ul style="list-style-type: none"> • No minimum balance fee or account maintenance fee • \$0.10 charge for each item over allowed amount 	You are a non-profit organization, church, government unit, or a non-profit association.	<ul style="list-style-type: none"> • All the benefits listed in the blue box above, <i>plus</i>: • Earn interest on your balance • No charge for first 500 combined credits/debits per month⁴

¹ Standard text message and data rates, and other fees and charges, may apply.

² Check images with paper statements available for \$5.00/month.

³ These products require execution of an agreement and may require approval. Fees may apply. Contact your banker for details.

⁴ Other fees may apply dependent on volume of transaction and services used. Contact your banker for specifics.