



BUSINESS DEPOSIT SERVICES

Executive Select Business Checking

- First 500 items at no charge on the account
- Complimentary first intro order of checks
- Discounts available on Treasury Management Services

Executive Health Checking

- First 650 items at no charge on the account
- Complimentary first intro order of checks
- One free Treasury Management Service
- Discount on remote deposit scanner

Business Green Checking

- First 200 items processed at no charge
- No minimum balance required

Commercial Analysis

- Unlimited transactions per month
- Earnings credit helps offset fees generated from monthly activity or treasury management services
- Detailed analysis statement available in addition to traditional monthly statement

Business Money Market

- Preferred pricing available
- Ability to link to business checking at no cost

Private Client Treasury Services

- Remote Deposit Capture
- ACH
- EDI
- Account Reconciliation
- Investment Sweep
- Online Wires
- ZBA
- Merchant solutions provided by Finet

Complimentary Business Services

- Estatements or paper statements are available for your convenience
- Free business debit cards make purchases easy
- Internet corporate cash management... free inquiry, in-house transfers and online bill payment

Merchant Solutions provided by FiNet

- Card Processing
- Virtual Terminal
- Mobile Payments
- Check Services

- Gift and Loyalty Cards
- Electronic Invoice Presentment
- Donate Now Virtual Terminal

Remote Deposit Capture (RDC)

- RDC is a service which allows users to electronically scan checks and transmit the scanned images to Farmers for posting and clearing.
- Checks you receive at your workplace are scanned to create a digital deposit.
- This digital deposit is transmitted over an encrypted Internet connection.
- Farmers then accepts and posts the deposit to your account.

ACH/ Federal Tax Payments

- This service provides direct deposit for employees, cash concentration between banks, and automatic payment collections.
- Federal Tax Payments may be made automatically and can be set as recurring.
- Reduces the number of paper items.
- Funds are collected and received quicker than by check.

Electronic Data Reporting (EDI)

- Provides additional detail from incoming ACH such as invoice numbers, etc.
- Allows for detailed monitoring of electronic deposits or withdrawals on a daily basis.

Account Reconciliation

- A monthly report that provides a list of checks that have cleared the account without the daily balance.
- Controls access to account balances while allowing an authorized employee to reconcile checks written on the account.

Investment Sweep

- Provides ease and convenience for excess investable funds.
- The funds are automatically moved between the main and the interest bearing account to maximize earnings.
- Not covered by FDIC Insurance

Online Wires

- Sent from the convenience of the client's desk.
- Both Domestic and International wires may be done securely.
- A recurring wire may be set up by using a saved template.
- Saves time and money by eliminating the trip to the bank.

Zero Balance Account (ZBA)

- Companion account to Commercial Analysis
- Allows for a separate account for payroll or special expense tracking while maximizing the earnings credit potential on the Commercial Analysis account
- Monies move daily from the Commercial Analysis account to the Zero Balance account to cover items as they are presented.
- Transfers are done automatically.