

# BUSINESS CHECKING



## We Understand Small Business

FNC Bank offers comprehensive business checking accounts designed to meet the unique financial needs of small businesses. Whether you're a budding startup or a well-established corporation, leverage tailored solutions designed for businesses like yours.

	ESSENTIAL CHECKING FOR BUSINESS	POWER CHECKING FOR BUSINESS
Earns Interest <sup>1</sup>	N/A	✓
Minimum balance	\$0	\$2500
No monthly service charge if minimum balance is maintained	✓	✓
Monthly service charge if balance drops below the minimum	N/A	\$10
Number of free checks written and deposited each month <sup>2</sup>	50 written 50 deposited	100 written 100 deposited
Business cash management services available including: ACH service <sup>4</sup> , merchant services, wire transfers, and Positive Pay	✓	✓
Free online banking and mobile banking	✓	✓
Free electronic statements <sup>3</sup>	✓	✓
Free mobile check deposit or access to Remote Deposit Capture (RDC) <sup>4</sup>	✓	✓
Real-time account & debit card alerts	✓	✓
Access to 40,000 surcharge-free ATMs	✓	✓

<sup>1</sup>Contact a banker for today's rates. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal balance in the account each day. <sup>2</sup>A fee of \$0.25 applies per check written or deposited beyond the number included in this account. <sup>3</sup>If paper statements are preferred, there is a fee of \$5 per statement. <sup>4</sup>Fees may apply.



NMLS#412555

[www.fnc.bank](http://www.fnc.bank)

**FNCBank**  
Member FDIC

# Checking Designed for Businesses Like Yours

## Essential Checking for Business

An Essential Checking account offers business owners a versatile solution to effectively manage their finances—from standard transactions to robust cash management tools. With no minimum balance and no monthly service charge, this account is designed to make managing your business finances simple and stress-free.

- No minimum balance
- No monthly service charge
- First 50 written checks and 50 deposited checks free each month<sup>2</sup>

## Power Checking for Business

Power Checking is an elevated checking solution designed for business owners that desire more. This account offers interest earnings along with enhanced check writing and deposit capabilities. It's the financial partner that works as hard as you do.

- Earns interest<sup>1</sup>
- \$2,500 minimum balance
- No monthly service charge if minimum balance is maintained. \$10 monthly service charge if the balance drops below the minimum any day during the month
- First 100 written checks and 100 deposited checks free each month<sup>2</sup>

## FNC Bank Business Checking Account Features

All business checking accounts with FNC Bank offer the following features:

- Access to approximately 40,000 convenient surcharge-free ATMs nationwide
- Free Mastercard® debit card(s) with secure EMV chip
- Free electronic statements<sup>3</sup>
- Free online banking with Bill Pay for efficient person-to-person or business-to-business payments
- Free mobile banking with mobile check deposit
- Real-time transaction and account balance alerts
- Debit card management and protection alerts
- ACH service<sup>4</sup> for payroll direct deposits and payment processing available upon request
- Remote Deposit Capture (RDC)<sup>4</sup> for bulk check processing available upon request
- Merchant services enabling businesses to accept electronic payments
- Wire transfers of funds domestically or internationally
- Positive Pay swiftly verifying each check's authenticity
- Reliability. We have been a strong, locally-owned community bank for over 100 years, with third-generation family ownership
- Efficient and personalized service. Our decision-makers are in-house, enabling fast turnaround times and the personal attention to your banking needs that our customers have come to appreciate

**Contact us or apply online to get started.**

**715-246-6901 | [www.fnc.bank](http://www.fnc.bank)**



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<sup>4</sup>If paper statements are preferred, there is a fee of \$5 per statement.

<sup>5</sup>Fees may apply.