

BUSINESS SAVINGS



Boost Your Business Growth

Unleash the power in your business with a savings account tailored to grow alongside you. Whether you're a new entrepreneur seeking simplicity, or a seasoned business owner desiring high-return options, at FNC Bank you'll discover possibilities customized for businesses of any size or financial needs.

	PRIMARY SAVINGS FOR BUSINESS	SMART SAVINGS FOR BUSINESS	MONEY MARKET FOR BUSINESS	PERFORMANCE MONEY MARKET FOR BUSINESS
Earns interest ¹	\$	\$\$ (tiered)	\$\$\$ (tiered)	\$\$\$\$ (tiered)
Minimum balance	\$200	\$2,500	\$1,000	\$25,000
No monthly service charge if minimum balance is maintained	✓	✓	✓	✓
Monthly service charge if balance drops below the minimum	\$2	\$5	\$7	\$10
Free online banking & mobile banking	✓	✓	✓	✓
Free mobile deposit or access to Remote Deposit Capture (RDC) ⁴	✓	✓	✓	✓
Free electronic statements ²	✓	✓	✓	✓
Number of free withdrawals each month	Unlimited	Unlimited	Six ³	Six ³
Check writing capability			✓	✓

¹Contact a banker for today's interest 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. ²If paper statements are preferred, there is a fee of \$5 per statement.

³See reverse side for withdrawal criteria. ⁴RDC fees may apply.



NMLS#412555

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Choose the Right Savings for Your Business

Primary Savings for Business

Make savings easy with a primary savings account.

- Earns interest¹
- \$200 minimum balance
- No monthly service charge if monthly minimum balance is maintained each day during the month
- \$2 monthly service charge if the balance drops below the minimum
- Free e-statements²

Money Market Savings for Business

Level up your savings with a tiered-interest money market account.

- Earns interest on tiered balances¹
- Access to your funds at any time
- \$1,000 minimum balance
- No monthly service charge if monthly minimum balance is maintained each day during the month
- \$7 monthly service charge if the balance drops below the minimum
- Six free withdrawals each month³
- Check writing capability
- Free e-statements²

Smart Savings for Business

Maximize returns on a higher balance, higher interest savings account.

- Earns higher interest¹
- \$2,500 minimum balance
- No monthly service charge if monthly minimum balance is maintained each day during the month
- \$5 monthly service charge if the balance drops below the minimum
- Free e-statements²

Performance Money Market Savings for Business

Take your interest to the max with a performance money market.

- Earns higher interest on tiered balances¹
- Access to your funds at any time
- \$25,000 minimum balance
- No monthly service charge if monthly minimum balance is maintained each day during the month
- \$10 monthly service charge if the balance drops below the minimum
- Six free withdrawals each month³
- Check writing capability
- Free e-statements²

FNC Bank Business Savings Account Features

All business savings accounts with FNC Bank offer the following advantages:

- Safe way to save money without investment market risks
- Access to your full balance at any time – no minimum investment period/term
- Free online banking and mobile banking
- Convenient mobile check deposit or access to Remote Deposit Capture (RDC)⁴
- Free e-statements²
- Real-time transaction and account balance alerts
- 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 to get started.
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¹Contact 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. ²If paper statements are preferred, there is a fee of \$5 per statement.

³A fee of \$6 per withdrawal if exceeds six withdrawals in a month. Withdrawals include: Check, Preauthorized or Automatic (ACH), online, sweep, or telephone transfers, debit card or similar order including POS (point of sale) or ATM (Automated Teller Machine).

⁴RDC fees may apply.