



AUSTINBANK

# Business Banking



**AUSTIN BANK**

*With you for good.*



A true partnership is earned, trusted, honest, and has your best interest at heart. Since 1900, we've been partnering with local businesses because it's important you have all the support you need to grow. Your success is good for our community, which is why we're committed to your business for good.

# Checking

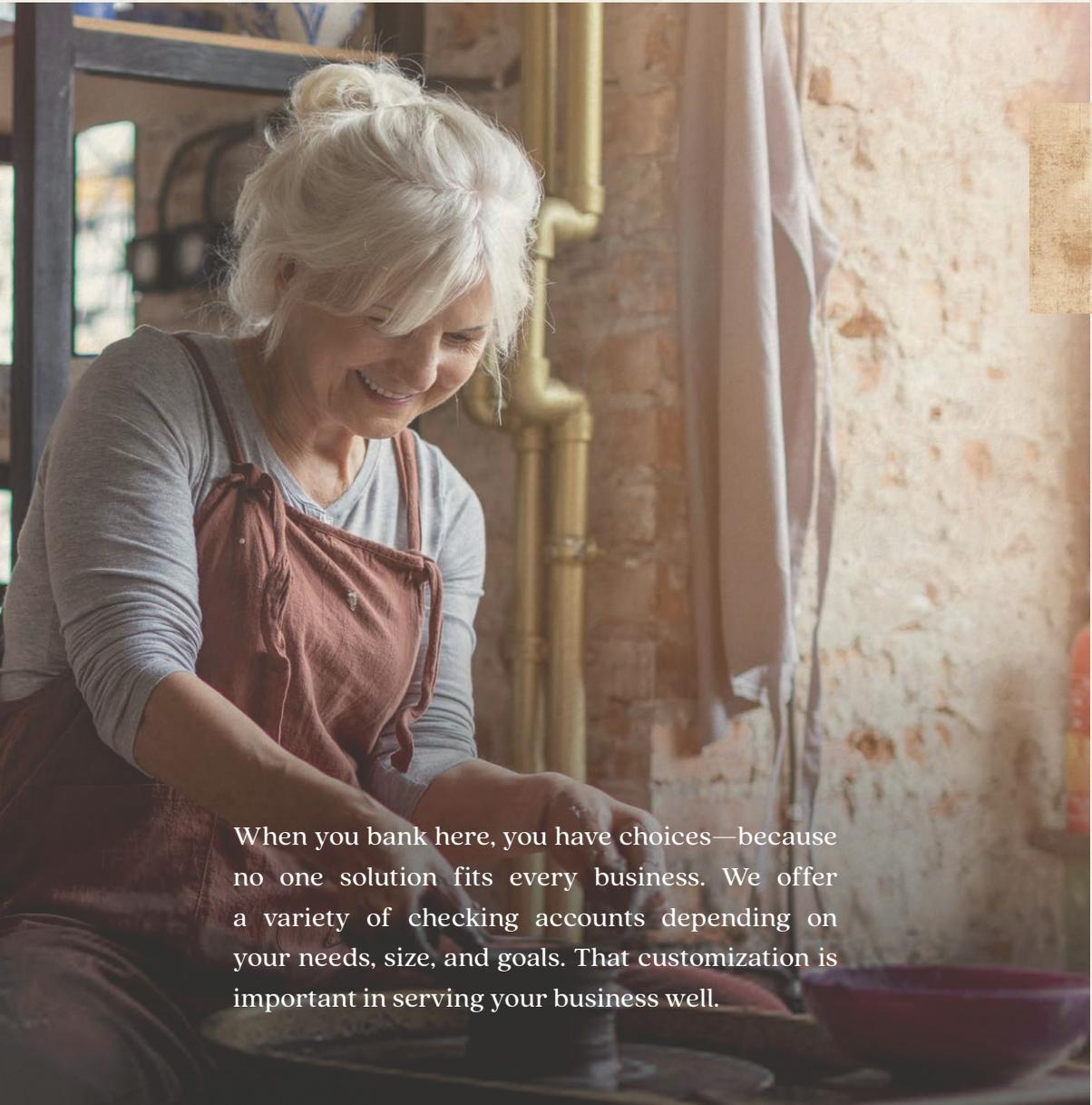
All business checking accounts include:

BUSINESS DEBIT CARD

BUSINESS BILL PAY

BUSINESS ONLINE AND  
MOBILE BANKING

TREASURY MANAGEMENT  
SERVICES



When you bank here, you have choices—because no one solution fits every business. We offer a variety of checking accounts depending on your needs, size, and goals. That customization is important in serving your business well.

## SMALL BUSINESS CHECKING

Give your small business the foundation for bigger growth with a low-cost checking account that includes valuable business tools.

- 200 FREE ITEMS PER MONTH INCLUDING WITHDRAWALS, DEPOSITS, AND DEPOSITED ITEMS
    - \$.50 PER DEBIT AND CREDIT ITEM OVER 200
    - ACCOUNT MAY BE CONVERTED TO ANALYSIS IF EXCEEDING THE TRANSACTION MAXIMUMS
  - \$100 TO OPEN
  - NO MONTHLY SERVICE CHARGE
  - FREE ESTATEMENTS; PAPER STATEMENTS WITHOUT CHECK IMAGES \$3/MONTH
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## BASIC BUSINESS CHECKING

You have great plans for your business. Use this affordable account to support you on the path there.

- 150 DEPOSITED ITEMS AND 50 WITHDRAWALS FREE PER MONTH
  - \$.50 PER DEBIT/CHECK ITEM OVER 50 AND \$.35 PER ITEM DEPOSITED FROM OTHER BANKS OVER 150
  - MAY BE CONVERTED TO ANALYSIS IF EXCEEDING THE TRANSACTION MAXIMUMS
- \$100 TO OPEN
- \$10 MONTHLY SERVICE CHARGE WAIVED WITH MINIMUM DAILY BALANCE OF \$3,500
- FREE ESTATEMENTS; PAPER STATEMENTS WITHOUT CHECK IMAGES \$3/MONTH



## BUSINESS INTEREST CHECKING

A checking account that pays you interest ensures your money is both easily available and working for you.

- \$100 TO OPEN
  - UNLIMITED NUMBER OF ITEMS ALLOWED
  - EARNINGS CREDIT BASED ON AVERAGE DAILY COLLECTED BALANCE DURING THE STATEMENT CYCLE MAY OFFSET SERVICE CHARGES AND ITEM FEES
  - NO MINIMUM MONTHLY BALANCE REQUIREMENTS
  - FREE ESTATEMENTS; PAPER STATEMENTS WITHOUT CHECK IMAGES \$3/MONTH
  - INTEREST ACCRUES ON DAILY BALANCE OF \$3,500 AND MORE, PAYS MONTHLY
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## BUSINESS ANALYSIS ACCOUNT

The best tools fit perfectly and get the job done. This account is designed for companies with higher transaction volumes.

- \$100 TO OPEN
- UNLIMITED NUMBER OF ITEMS ALLOWED
- EARNINGS CREDIT BASED ON AVERAGE DAILY COLLECTED BALANCE DURING THE STATEMENT CYCLE MAY OFFSET SERVICE CHARGES AND ITEM FEES
- NO MINIMUM MONTHLY BALANCE REQUIREMENTS
- FREE ESTATEMENTS; PAPER STATEMENTS WITHOUT CHECK IMAGES \$3/MONTH

## BUSINESS DEBIT CARD

For a more secure way to shop for your business—and a more organized way to track that spending, try our MasterCard™ debit card. You'll receive an itemized list of all transactions on your monthly business checking statement for easy account reconciliation.



*See bank for current earnings credit rate and analysis charges.*

*Charges from Fee Schedule for Commercial Accounts apply to all business checking accounts.*

*All accounts also have Simplified Employer Pension Plans (SEPs) and Health Savings Accounts available.*



# Savings





A savings account protects your business and keeps your money working for you. Once you open one, you'll see how easy it is to get in the habit of saving. Give your business the strength—and stability—to fund a future project or to pay for the unexpected.

## BUSINESS SAVINGS

Is your business just getting started or doesn't have a lot to invest in savings right now? Open this interest-bearing account to support you today—and as your business grows.

- \$200 TO OPEN
- INTEREST PAID ON ALL BALANCES
- UP TO 6 FREE WITHDRAWALS (INCLUDING TRANSFERS) IN EACH STATEMENT CYCLE; \$3 FOR EACH ADDITIONAL WITHDRAWAL PER STATEMENT CYCLE
- \$3 MONTHLY SERVICE CHARGE WAIVED WITH MINIMUM DAILY BALANCE OF \$200
- FREE ESTATEMENTS; PAPER STATEMENTS WITHOUT CHECK IMAGES \$3/MONTH

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## BUSINESS MONEY MARKET

It's important to have your money working for you. It's why we offer this account that features competitive rates, as well as easy access to your funds when you need them.

- COMPETITIVE INTEREST RATES DETERMINED BY ACCOUNT BALANCE
- INTEREST ACCRUES ON DAILY BALANCES OF \$2,500 AND ABOVE, PAYS MONTHLY
- \$10 MONTHLY MAINTENANCE FEE WAIVED WITH MINIMUM DAILY BALANCE OF \$2,500
- UP TO 6 FREE WITHDRAWALS (INCLUDING TRANSFERS) IN EACH STATEMENT CYCLE; \$15 FOR EACH ADDITIONAL WITHDRAWAL PER STATEMENT CYCLE
- FREE ESTATEMENTS; PAPER STATEMENTS WITHOUT CHECK IMAGES \$3/MONTH

*Limits may apply to online banking transfers between accounts, Bank-by-Phone, or Overdraft Sweeps on savings and money market accounts.*

*Charges from Fee Schedule for Commercial Accounts apply to all business savings accounts.*



# Lending





Austin Bank is passionate about helping your business succeed. Our team takes the time to understand your company, listen to your goals, and offer solutions that make sense for your business. We offer competitive pricing, flexible terms, quick turn-around, and the support of local lenders who are with you every step of the way.

## BUSINESS LOANS

From capital improvements to working capital financing, we offer a broad range of credit solutions to support your business. You provide local jobs, support our community, and provide valuable products and services. We want your business to be around for good.

- WORKING CAPITAL LINES OF CREDIT
  - CONSTRUCTION LOANS
  - EQUIPMENT & MACHINERY LOANS
  - INVENTORY LOANS
  - REAL ESTATE LOANS
  - LOT DEVELOPMENT LOANS
  - BUSINESS ACQUISITION LOANS
  - SMALL BUSINESS ADMINISTRATION LOANS
  - GUIDANCE LINES OF CREDIT
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## AGRICULTURAL LOANS

Farmers have special financing needs, from commodities to livestock. Our local lenders understand the unique qualities of the regions we serve and can tailor one of our many loan options to best serve you.

- LIVESTOCK LOANS
- EQUIPMENT LOANS
- FARMLAND REAL ESTATE LOANS
- POULTRY LOANS
- TIMBER LOANS
- PLANT FARM LOANS

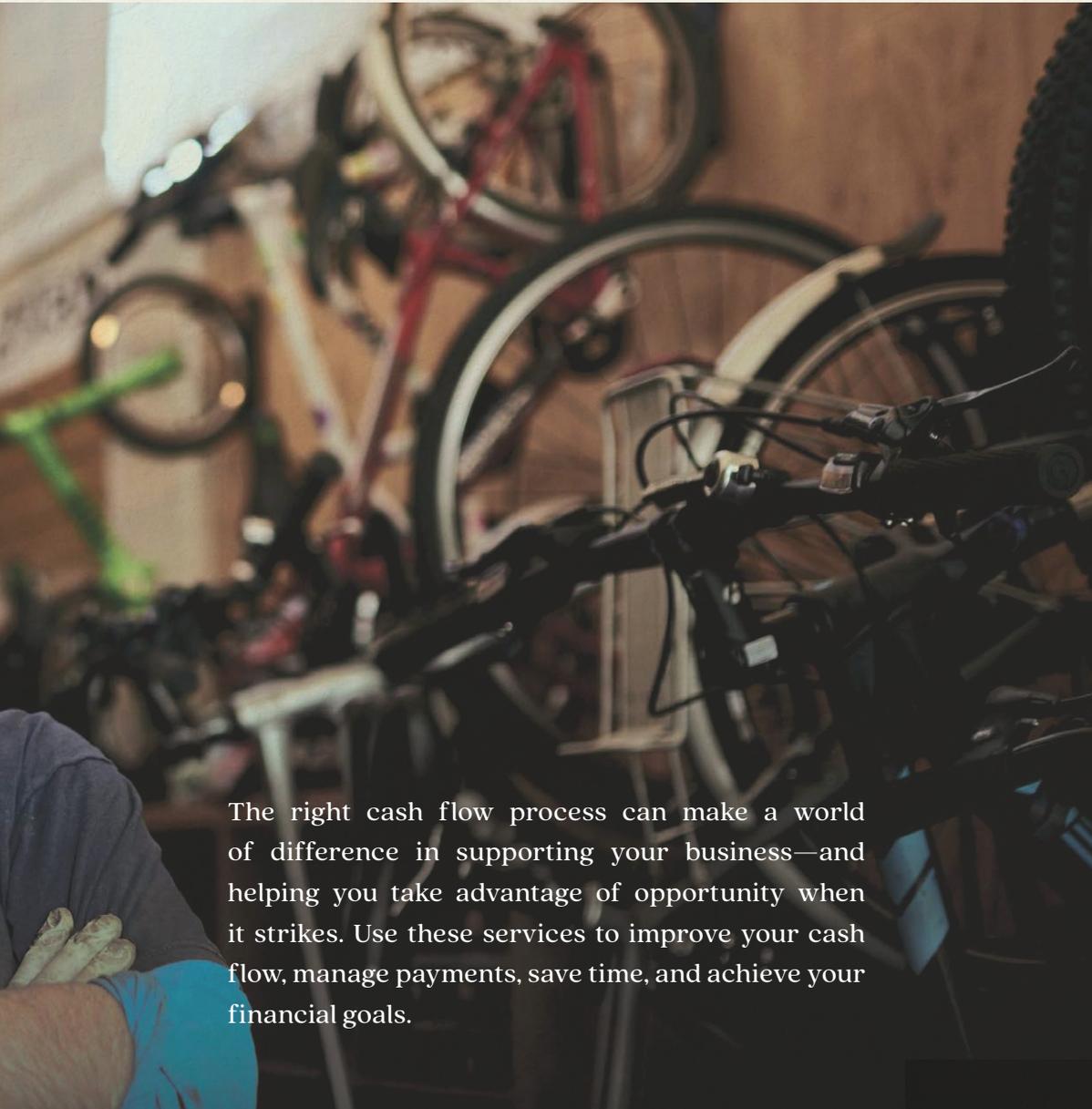
## AIRCRAFT FINANCING

When financing an aircraft, it's important to use a lender that has extensive experience and knowledge with crafting a loan tailored to your buying needs. Ask about our competitive down payment requirements and flexible terms that work for you.

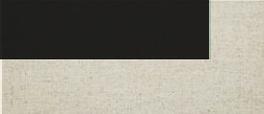


# Treasury Management





The right cash flow process can make a world of difference in supporting your business—and helping you take advantage of opportunity when it strikes. Use these services to improve your cash flow, manage payments, save time, and achieve your financial goals.



## RECEIVING PAYMENTS

The faster you collect funds for your business—and the more forms of payment you accept—the stronger your cash position.

- REMOTE DEPOSIT CAPTURE
  - MOBILE DEPOSIT CAPTURE
  - MERCHANT SERVICES
  - ACH DEBIT ORIGINATION
  - LOCKBOX
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## MAKING PAYMENTS

Pay your vendors, your bills, and your employees quickly and easily with these innovative payment solutions that streamline your payments while providing enhanced security.

- ACH CREDIT ORIGINATION
  - ONLINE WIRE TRANSFERS
  - ONLINE BILL PAY
  - BUSINESS DEBIT CARDS
  - PAYROLL CARDS
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## MANAGING DEPOSITS AND INFORMATION

Your workday never ends. When you need access to your accounts, you have it 24/7 with these tools that provide greater account clarity, convenience, and versatility anytime you need.

- BUSINESS ONLINE BANKING
- BUSINESS MOBILE APP
- ELECTRONIC DATA INTERCHANGE (EDI) REPORTING

## MAXIMIZE LIQUIDITY

You want your money earning interest every chance it can—and you want it to be easily accessible. These accounts automatically move idle funds into high-interest accounts as needed.

- SWEEP ACCOUNTS
  - ZERO BALANCE ACCOUNT (ZBA)
  - CERTIFICATE DEPOSIT ACCOUNT REGISTRY SERVICE (CDARS) / INSURED CASH SWEEP (ICS)
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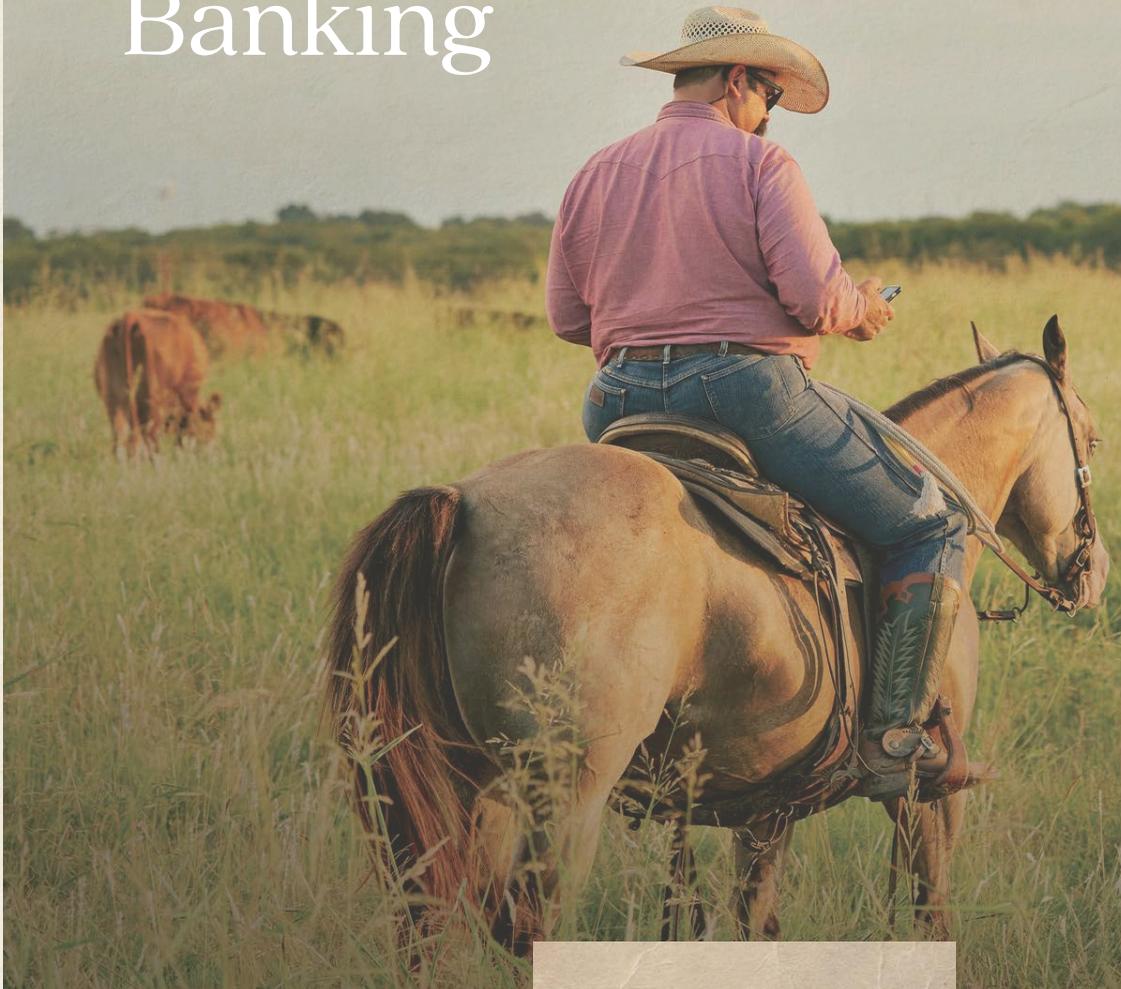
## FRAUD PREVENTION AND PROTECTION

Take advantage of these automated fraud detection services that protect your business from both paper check and electronic fraud.

- POSITIVE PAY
- ACH BLOCKS AND FILTERS



# Digital Banking





Manage your business finances when it's convenient for you. Our digital banking services allow you to do most of your banking from your computer or mobile device, whenever and wherever you are. Enroll in online banking to get started.

## **BUSINESS ONLINE BANKING**

It's easier to make those smart decisions related to your business finances when you have easy access to your accounts around-the-clock. Check balances, make transfers, pay bills, and have the option to incorporate treasury management into your online banking experience.

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## **BUSINESS BILL PAY**

Set up one-time or recurring bill payments to designated payees and drastically reduce the time and effort involved in paying bills.

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## **BUSINESS MOBILE BANKING WITH REMOTE DEPOSIT**

Deposit checks remotely, approve ACH transfers, take advantage of duplicate ACH transfer detection, and more. Your phone is always with you, which means we are too.











**AUSTIN BANK**

**[AustinBank.com](https://www.austinbank.com)**

Member FDIC | Equal Housing Lender