

Additional Services

e-Corp

Business Internet Banking Service

- ✓ **No Monthly Service Charge!**
- ✓ **Check Account Activity 24/7!**
 - Multiple accounts for multiple businesses can be viewed with one login
- ✓ **Transfer Funds With Ease!**
 - Transfer between accounts
 - Transfer to/from accounts at other financial institutions
- ✓ **ACH Origination*!**
 - Tax Payments
 - Direct Deposit or Direct Payment
- ✓ **Enhanced Security!**
 - Clients can authorize employees who are not owners/signers to have access to some or all account information
- ✓ **CheckFree Business Bill Payment!**
 - Pay any merchant
 - Keep track of all your payments online
 - Pay bills in minutes vs. hours
- ✓ **Remote Deposit Capture*!**
 - Make deposits anytime
 - Save time preparing deposits
 - Consolidate funds from remote locations into one bank
 - Cut costly courier fees or trips to the bank
 - Reduce risk of check fraud

e-Corp Business Internet Banking For Your 24/7 Banking Needs!

Restrictions Apply. *ACH Origination and Remote Deposit Capture requires a legal agreement with Farmers & Merchants Bank. Fees will be charged for these services. Equipment purchase or lease required with Remote Deposit Capture. Member FDIC.

www.fmb4banking.com



FMB

Farmers & Merchants Bank
An Independent Community Bank
since 1913 Member FDIC

MAIN BANK

530 S. Main
St. Clair, MO 63077
636-629-2225
1-800-382-0049

PLAZA BANK

905 Plaza Drive
St. Clair, MO 63077
636-629-1903

LONEDELL BANK

Hwy. 30 & FF
Lonedell, MO 63060
636-629-2002

HIGH RIDGE BANK

1010 Crossroads Place
High Ridge, MO 63049
636-677-7500

EUREKA BANK

619 Stockell Drive
Eureka, MO 63025
636-938-7878

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Member
FDIC



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Business Products and Services



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Business Deposit Account Options

We offer a variety of products and services to allow our customers the maximum return on their deposits.

Simple Business Checking

(\$100.00 minimum to open)

\$10.00 per month fee on average daily balances below \$500.00, no fee on balances \$500.00 or more. There is a \$.25 per item charge if you exceed 200 items per statement cycle. This fee is retroactive to the first transaction.

Business Analysis Checking

Non-interest bearing with fees based on the analysis of your account. This account offers a credit back option based on your average ledger balance to help offset service fees.

(\$100.00 minimum to open)

Monthly maintenance fee: \$10.00

*The Earning Credit Rate Based on Average Ledger Balance to offset service charges will be equal to the Federal Discount Rate for banks as published in the Wall Street Journal.

Schedule of Charges for Business Analysis

Checking:

Deposits	\$.45
Auto Debit	\$.15
Deposit Items on Us	\$.05
Deposit Foreign Item	\$.10
Overdraft Fee	\$25.00
Insufficient Funds Fee	\$25.00
Daily Overdraft Fee	\$6.00

*The charge on average overdraft balance will be equal to Farmers and Merchants Prime plus 1%

*Note-rates and fees are subject to change daily at the banks discretion.

FMB Business Debit Card

Functions just like a check with the versatility of a credit card and ATM card rolled into one.

Business Money Market Account

Earn interest and avoid a \$10 monthly maintenance fee when you maintain a minimum balance. Transactions are limited by federal regulations. Rates are paid based on a tiered rate and are subject to change daily at the banks discretion. Please ask a Bank Representative for a current rate sheet.

What do I need to bring to open a Business Deposit Account?

For all accounts each signer needs a valid photo ID and proof of their Social Security Number
Proof of the EIN - If you don't have one you can file for one online at <http://www.irs.gov/businesses/small> or by phone by calling (800) 829-4933. This website will also help you determine whether or not you need an EIN or if you can use your social security number as the tax ID Number for your business account.

Sole Proprietorship:

Fictitious Name Registration - Register at <https://www.sos.mo.gov/BusinessEntity/BusinessEntitiesOnline/Fictitious/>

Limited Liability Company:

LLC Certificate from the Secretary of State
Copy of Articles of Incorporation or business resolution. *(Something that names the members)*

Corporation:

Certificate of Incorporation
Corporate Resolution *(Legal document naming the officers)*

Non-Profit Organization:

State Registration or Fictitious Name Registration *(see above)*
By-laws, charter or meeting minutes showing who is authorized to sign on checking accounts for this organization.

Loan Services

As an independent, community bank, we have the flexibility to structure a loan package to fit your company's needs.

- Competitive rates
- Personal service
- Quick turnaround on loan applications

We offer a full range of commercial loans.

- Purchasing land and/or a building
- Construction of a building
- Purchasing machinery or equipment
- Purchasing inventory for resale
- Operating Capital
- Lines of Credit
- Letters of Credit
- Business Acquisition
- New Business



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