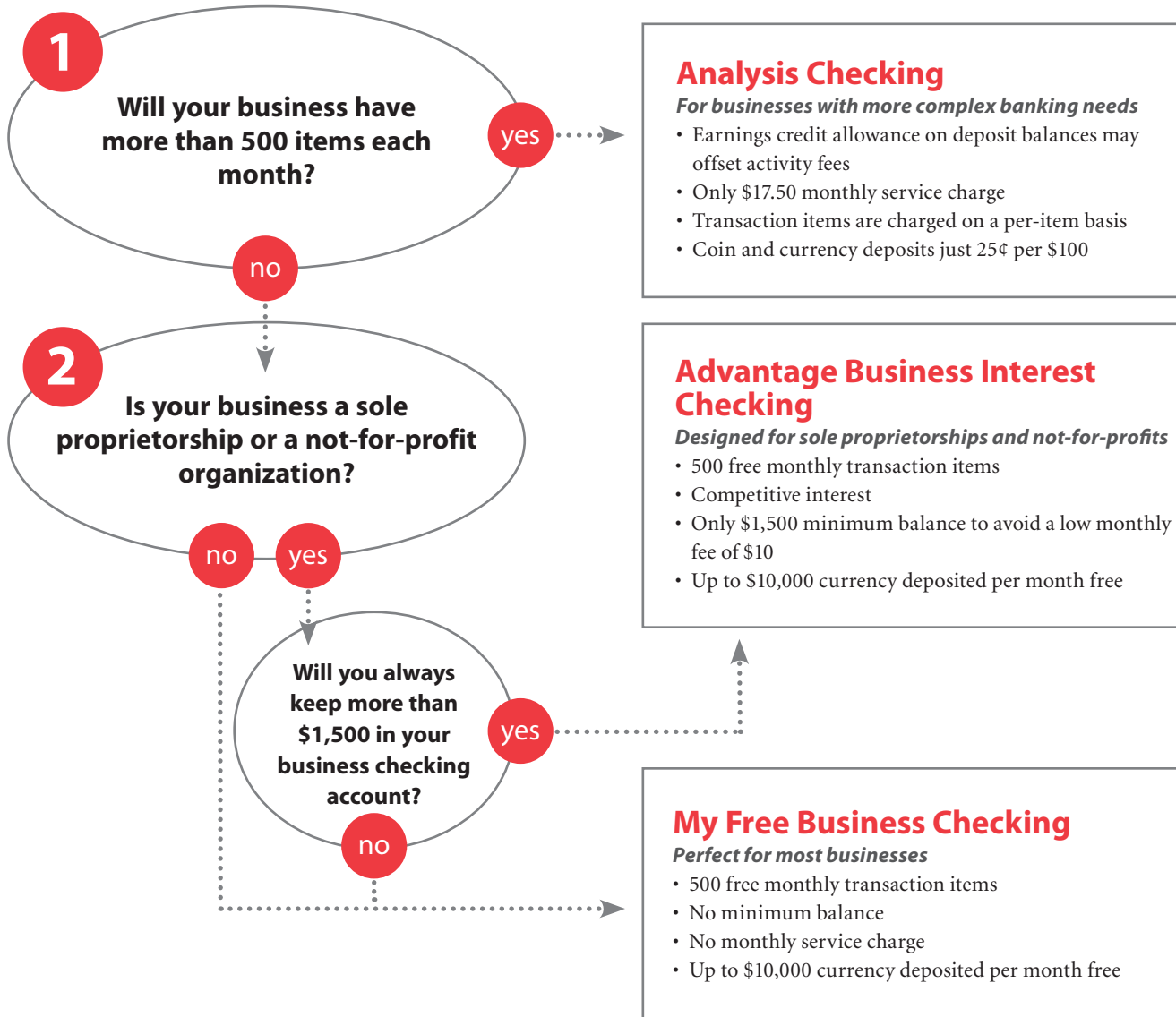


# Welcome!

## Every new business checking account includes:

FREE Business Debit Card • FREE Online Banking • FREE Bill Pay  
FREE Mobile Banking with Mobile Deposit • FREE eStatements with online check images  
FREE Thank You Gift • Buy back of your unused checks and debit cards from another financial institution



**Save time and money** with these great products and services:

- FREE Business Debit Card**  
Make purchases, track business expenses and get everyday cash access at any ATM in the world.
- FREE Online Banking**
- FREE Bill Pay**  
Go online anytime to make payments, transfer funds and view all of your statements.
- FREE Mobile Banking with Mobile Deposit**  
Bank anywhere, anytime from your mobile phone.
- FREE eStatements**  
Eliminate paper waste and enjoy secure online access to current and past statements by opting for electronic delivery.
- Savings Plans**  
Manage your money and enhance your earning power with one of our CDs, savings or money market accounts.
- FREE Personal Checking**  
My Free Checking has no monthly service charges and no minimum balance. Plus, it has loads of free features.



Minimum opening deposit is only \$50. Ask us for details. Bank rules and regulations apply. Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See fee schedule for details.  
Transaction items include all debits and credits. If the My Free Business or Advantage Business Interest account exceeds 500 monthly transactions, the account may be converted to another checking product.  
If the My Free Business or Advantage Business Interest account exceeds \$10,000 in monthly coin and currency deposits, the account may be converted to another checking product. Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening.  
\$10 for checks and debit cards from another financial institution given at the time the checks/debit cards are presented.