

	LOCAL BUSINESS ACCOUNTS			TOTAL BUSINESS ACCOUNTS			NON-PROFIT ACCOUNTS	
	Local Business Checking*	Business Savings*	Main Street Checking*	Total Checking	Total Interest Checking	Total Money Market	Non-Profit Checking	Non-Profit Savings
<b>Opening Deposit Requirement / Balance to Avoid Minimum Balance Fee</b>	\$50	\$500	\$500	-	\$1,000	\$1,000	-	-
<b>Interest Earned</b>	-	✓	-	-	✓	✓	-	✓
<b>Minimum Balance to Earn Interest</b>	-	\$500	-	-	\$1,000	\$1,000	-	-
<b>Account Analysis</b>	-	-	-	✓	✓	✓	-	-
<b>Checks Available</b>	✓	-	✓	✓	✓	✓	✓	-
<b>ATM / Debit Cards</b>	✓	✓	✓	✓	✓	✓	✓	✓
<b>Enroll in eStatements to Waive Paper Statement Fee</b>	✓	✓	✓	✓	✓	-	-	-

### Account Analysis (Credit Allowed For Investable Balance)

Credit allowance against service fees will be earned based on the average investable balance maintained in the account.

Contact us for current rate information.

### Account Analysis Fees

Monthly Maintenance Fee: \$10.00  
 Cost Per Debit: \$0.15  
 Cost Per Roll of Coin: \$0.05  
 Cost Per Item Deposited: \$0.06

### \*Per Item Fees

*Main Street Checking: \$.25 will be assessed for each debit and/or deposited item over 100 items presented per month.  
 Local Business Checking: \$.25 will be assessed for each debit and/or deposited item over 25 items presented per month.  
 Business Savings: \$.25 will be assessed for each debit and/or deposited item over 10 items presented per month.*

## Cash Management Services

### Business Online Banking

Account access anytime, anywhere. Save time, make payments and monitor your finances closely with online banking.

Our Business Online Banking services deliver the resources you need to manage your business efficiently and effectively. Our professional staff will customize your online banking to help simplify your business financial life.

Our Business Online Banking services allow you to:

- Check account balances
- Export account transactions into accounting software
- Transfer funds
- Set user access rights and authority limits
- Review prior statements

### ACH Origination

ACH is the electronic equivalent to checks – except that it's faster, more convenient and more secure. Use this paperless service to quickly make and receive payments and manage cash more efficiently.

- ACH Credit allows you to electronically make payments to consumers, corporate customers and suppliers
- ACH Payroll Direct Deposit is an easy way to make payments directly into an employee's checking or savings account. Use for payroll, expense reimbursements, bonuses, pensions and other employee payments
- ACH Debit allows you to electronically collect payments from consumer and corporate accounts

### Positive Pay

Prevent check fraud using our Positive Pay feature to detect discrepancies before checks clear your account.

### Remote Deposit Capture

Deposit business checks without leaving your office. With Remote Deposit Capture, you can remotely deposit your checks by scanning them on your desktop scanner and securely and electronically deposit them into your First Western Bank account. That means you make fewer trips to the bank – saving you time and gas money, and your funds can be available faster.

### Wire Origination

Wire Origination allows you to send domestic wire transfers quickly and securely through Online Banking.

## Loan Services

It takes more than just hard work and perseverance to keep your business running. It also takes capital. Business loans and other financial options from First Western Bank can provide funds critical to your growth. Regardless of the size of your loan, our professional staff has the expertise to help your business reach its full potential.

### Business Loans

We offer conventional or special financing that is built around the needs of your business.

### Lines of Credit

A line of credit can offer flexibility and convenience. When combined with a sweep it can offer protection from overdrafts.

### Bill Pay

This product streamlines the back office functions of your business and gives you the resources and time you need to focus on your business.

Business Online Bill Pay was designed specifically to meet the needs of today's businesses. In addition to making payments, you can:

- Delegate the payment responsibilities
- Set permission controls
- Quickly run customized reports with information your business needs



### Business Credit Cards

Get additional purchasing power with business credit cards from First Western Bank. We offer a full line of credit cards to meet your business needs. Experience the many rewards and benefits that come with card membership. First Western Bank is the creditor, issuer and service provider of the credit cards.

### Sweep Services

This service helps optimize cash flow by electronically moving surplus cash balances into higher-yielding accounts or by reducing loan balances, while allowing you to maintain daily access to your operating funds.