

STEP

1

## CHOOSE A BUSINESS FIRST CHECKING ACCOUNT.

Building a banking relationship starts by selecting the right checking account. Compare the core benefits and features and select the checking account that best fits your needs. And remember, all Business First checking accounts include:

- \$100 minimum deposit to open
- Free Visa® Business Check Card
- Free Online Banking
- Office Max discounts

### FREE CHECKING

For businesses with limited transaction needs.

- No minimum balance
- No monthly maintenance fee
- 150 free transactions\*

### 300 CLASS CHECKING

Perfect for growing businesses.

- Minimum balance: \$5,000
- Maintenance Fee: \$10 per month if average daily balance falls below \$5,000
- 300 free transactions\*
- Earn interest, when applicable\*
- Line of credit available
- Relationship Pricing – No maintenance fee if checking and related business accounts maintain an average daily balance of at least \$15,000
- Relationship-based Rewards\*\*

### NOT FOR PROFIT CHECKING

Designed specifically for non-profits to help meet periodic high demands.

- Minimum balance: \$1,000
- Maintenance Fee: \$5 per month if average daily balance falls below \$1,000
- 300 free transactions\*
- Earn interest, when applicable\*
- Relationship Pricing – No maintenance fee if checking and related business accounts maintain an average daily balance of at least \$15,000
- Relationship-based Rewards\*\*

### ADD VALUE

TAKE ADVANTAGE OF  
BUSINESS FIRST REWARDS  
WITH ADDITIONAL  
PRODUCTS OR SERVICES

**STEP  
2**

## ADD A BUSINESS FIRST SAVINGS ACCOUNT.

### SAVINGS

Put your hard-earned money to work for you.

- Minimum deposit to open: \$1,000
- Minimum monthly balance: \$1,000
- Maintenance fee: \$5 per month if balance falls below \$1,000
- Three free withdrawals per month

### MONEY MARKET

Make the most of your company's savings.

- Minimum deposit to open: \$2,500
- Minimum monthly balance: \$2,500
- Maintenance fee: \$15 per month if balance falls below \$2,500
- Three free withdrawals per month
- Free check writing privileges



Businesses can qualify for the following relationship-based rewards by opening a 300 Class or Not for Profit checking account with a Visa Business Check Card *and one other product or service:*

- Premium rates on savings and money market accounts
- Discounted rates on Lines of Credit
- Monthly discount on Invoicing & Receivables Management via Business First Online Services
- Monthly discount on Payroll via Business First Online Services

**STEP**  
**3**

**COMPLETE YOUR FINANCIAL PACKAGE.**

**ONLINE SERVICES**

**Business First Online Services** is an enhanced money movement tool that brings all your accounts and transaction management into a single financial services package.

- Online Banking
- BillPay
- Payroll
- Invoicing & Receivables management
- Account alerts
- Download data into other financial management software

**Remote Deposit** brings the bank to you. Deposit checks 24 hours a day, 7 days a week from your office or home computer.

- Improve cash flow
- Make bookkeeping easier
- Early detection of bad checks
- Quick and easy setup

**INVESTMENTS**

**Reach your goals, build wealth and plan for the future.**

- Individual Retirement Account (IRA)
- Retirement Planning
- Insurance Plans

Securities provided by First National Capital Markets, Inc., a registered broker/dealer and registered investment advisor. Member FINRA and SIPC.

Investment Products Are: Not A Deposit • Not FDIC Insured  
• Not Insured By Any Federal Government Agency  
• Not Guaranteed By the Bank • May Go Down in Value.

**CREDIT CARD PROCESSING**

**First National Bank is proud to partner with TSYS Merchant Solutions.** As a top 10 acquirer with more than 55 years experience, TSYS Merchant Solutions offers the highest level of service and flexible product options.

- Credit, Debit and EBT Card Acceptance
- Check Authorization, Guarantee and Collection Services
- Secure Internet Commerce Solutions
- Purchasing Card Services
- Instant Online Account and Data Access
- Fraud Prevention Tools and Education

TSYS Merchant Solutions, LLC is a registered agent of First National Bank of Omaha.

**LENDING**

**First National Bank offers a wide variety of loan products to help your business grow.**

- Small Business Loans
- U.S. SBA Loans
- Equipment Loans
- Real Estate Purchases
- Lines of Credit and Overdraft Protection

**Credit Cards**

**First National Bank of Omaha** is one of the largest credit card issuers in the country, offering business credit cards with benefits and features especially for the small business owner.

\* Refer to account disclosure and rate sheet for details on fees and interest, or contact a Personal Banker for details including eligibility, service description and associated charges.

\*\* To receive Business First Rewards you must have a Business First Checking Account with a Visa® Business Check Card and one other product or service. A Business First Free Checking Account does not meet the criteria to qualify for Business First Rewards. Business First Rewards is a discretionary loyalty rewards program and does not create contractual entitlements to the rewards. There are eligibility requirements, conditions, and other requirements that could prevent you from receiving rewards. Terms and Conditions may apply.