



# Business Checking

At FNBC Bank & Trust, our business checking accounts are designed to offer all the tools you need so you can focus on running your business.

## **FNBC Business Checking**

This versatile account is ideal for businesses that carry larger balances and engage in a high volume of transactions.

- Earnings credit on monthly average balance
- Earnings credit used to offset fees
- No minimum balance

## **FNBC Community Business Checking**

This low cost account is perfect for small community businesses with lower transaction volumes.

- 200 free transactions a month
- Fee waived with a \$500 minimum daily balance

## **FNBC Non-Profit Club Account**

This account is perfect for small non-profit organizations and clubs with no transaction limitations.

- Unlimited transactions
- Fee waived with a \$300 minimum daily balance

## **FNBC Business NOW**

This account is perfect for a business that wants to earn interest while going about its daily operations.

- Earns market interest
- Unlimited transactions

## **Business Money Market**

Our Business Money Market account earns a good interest rate that gets even better as the balance goes up. Funds can be accessed via withdrawal, online banking, and checks.

- Market based rates
- Check writing, transfers and/or debits limited to 6 per month.



*Fees for services may apply.*

*If you have any questions or would like additional information, you can reach us by phone, on the web at [www.fnbcbt.com](http://www.fnbcbt.com) or by visiting one of our convenient offices located near you.*

## COMMERCIAL BANKING

	Business Checking	Business Now	Community Business	Business Money Market	Non-Profit Club Account
Minimum To Open	\$25	\$25	\$25	\$25	\$25
Minimum Balance	N/A	N/A	\$500 min. daily balance to avoid fee	\$5,000 min. daily balance to avoid fee	\$300 minimum daily balance to avoid fee
Rate	N/A	See personal banker	N/A	See personal banker	N/A
Monthly Maintenance Fees	\$7.50	\$7.50	\$6.50	\$25.00	\$6.00
Transaction Fees/Limits	Unlimited Transactions \$.12 for each debit, \$.15 for each item deposited, \$.50 for each deposit slip used	Unlimited Transactions \$.24 for each debit, \$.22 for each item deposited, \$.42 for each deposit slip used	200 free transactions monthly, \$.75 for each transaction over 200	Check writing, transfers and/or debits limited to 6 per month. \$10 for each transaction over 6*	Unlimited Transactions
Earnings Credit	Yes	No	No	No	Yes

### FNBC BANK&TRUST LAGRANGE

620 West Burlington Avenue  
LaGrange, Illinois 60525  
708.482.7700

### FNBC BANK&TRUST WEST CHICAGO

600 East Washington Street  
West Chicago, Illinois 60185  
630.231.1800

### FNBC BANK&TRUST MOKENA

11100 Front Street  
Mokena, Illinois 60448  
708.479.2185

### FNBC BANK&TRUST WESTERN SPRINGS

1013 Burlington Avenue  
Western Springs, Illinois 60558  
708.482.7700

### FNBC BANK&TRUST YORKVILLE

28 Schoolhouse Road  
Yorkville, Illinois 60560  
630.553.2636

#### 24 HOUR TELEPHONE BANKING

1-877-482-7707

#### ONLINE BANKING

[www.fnbcbt.com](http://www.fnbcbt.com)

\* Transfers from a savings account to another account or third parties by preauthorized, automatic, telephone or computer transfer or by debit card or similar order to third parties are limited to 6 per statement cycle or account may be terminated or changed to a different account type.

Additional fees for services may apply.

See the FNBC B&T Fee Schedule for our standard fees.

