



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 or by visiting one of our convenient offices located near you.

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FDIC

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BANK & TRUST


EQUAL HOUSING
LENDER
NMLS #512329

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 WESTERN SPRINGS

1013 Burlington Avenue
Western Springs, Illinois 60558
708.482.7700

24 HOUR TELEPHONE BANKING

1-877-482-7707

ONLINE BANKING

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.

