

DESIGNED FOR YOUR BUSINESS

See Business Fee Schedule for more information:

1. Replacement card fee may apply. See bank for details.
2. Fee for transactions over 100, \$0.20 per transaction.
3. Paper statement fee \$4.00 per month.
4. The bank charges a fee for each overdraft, see bank's fee schedule. Overdrafts must be repaid within five business days. We do authorize and pay overdrafts for checks and other transactions made using your checking account number, certain ACH transactions and automatic bill payments. We do not authorize and pay overdrafts for ATM transactions and everyday debit card transactions unless you ask us to. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.
5. \$0.50 fee per BillPay transaction over 5 per month
6. ACH and Wire transaction fees apply, see bank fee schedule for more information.



# Advisor Checking Account



**CITIZENS BANK**

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BANK OF CELINA • LIBERTY STATE BANK  
SMITH COUNTY BANK • TRADERS BANK  
AMERICAN BANK & TRUST

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01-02 07/2021



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# Designed for Small Businesses that Think BIG!

## The Advisor Checking Account

Our Advisor Checking Account is designed specifically for businesses with lower transaction activity - plus, it gives you all the features and benefits of a commercial checking account without the expense.

### FEATURES

- Business Debit Mastercard<sup>®1</sup>
- Online Banking
- **Get 100 combined paper and electronic transactions<sup>2</sup>**
- Mobile Banking
- 24/7 on-demand eStatement<sup>3</sup>
- Overdraft Privilege Protection Available<sup>4</sup>
- No Monthly Service Fee

Speed up your transactions with a Service Bundle:

### BUNDLE OPTIONS

**Saver Business Bundle** \$3.95 Per Month

#### Mobile Deposit

- Mobile check deposit allows you to save time by depositing your checks remotely, no matter where you are or what time of day it is. Instead of making a run to the bank, you can simply snap a picture of the front and back of the check on your smartphone and deposit it using the bank's mobile app.

#### Limited BillPay<sup>5</sup>

- Pay your business bills quickly and easily online. Simplify your accounts payable. Vendors receive a bank deposit or a check in the mail.

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**Power Business Bundle** \$8.95 Per Month

#### ACH<sup>6</sup>

- Fast, secure automated clearing house **ACH payment** solutions so you can more easily manage payroll, vendor payments, and more.

#### Wire<sup>6</sup>

- Move money fast so you can get back to business. Our **wire transfer** services help you quickly move funds across the country or around the world.

**Unlimited Mobile Deposit** (See Above)

**Unlimited BillPay** (See Above)



Other services available, ask a representative.