

## BUSINESS ONLINE BANKING

First National Bank offers basic online banking for businesses, as well as Cash Management and Cash Management Plus, tools designed to help your business save time and money.

	BASIC ONLINE BANKING	CASH MANAGEMENT	CASH MANAGEMENT PLUS
<b>Qualifications</b>			
User Access	Signers Only	Signers and Nonsigners	Signers and Nonsigners
Included users	Signers Only	Two	Unlimited
ACH and/or Wires	No	No	Unlimited
Monthly Fees	No	No	\$40.00 - \$60.00 Ask for details
<b>Base Features</b>			
ACH Manager*			•
Wire Manager*			•
Check Images	•	•	•
Internal Account Transfers	•	•	•
Issue Stop Payments	•	•	•
Mobile App	•	•	•
Mobile Deposit	•	•	•
Multiple Companies	•	•	•
Online Statements	•	•	•
Transaction Search	•	•	•
View and Export Transaction	•	•	•
ACH Return Notices		•	•
Loan Billing Notices		•	•
Return Deposit Notice		•	•
QuickBooks File Export		•	•
Basic Bill Pay	•		
<b>Upgrades Available</b>			
QuickBooks Sync		\$10.00	•
Additional Users		\$5.00	•
Business Bill Pay			•
Token Security			•

Digital Banking Services team is ready to assist you with all of these services. For additional details, pricing, and setup information, contact us at [DigitalServices@FNB247.com](mailto:DigitalServices@FNB247.com) or visit [FNB247.com/business-solutions](http://FNB247.com/business-solutions).

**\*Fees:** ACH per item fee is \$0.09. Domestic wire transfer fees are \$35.00 for outgoing and \$15.00 for incoming. Foreign wire transfer fees are \$60.00 for outgoing/Fed and \$15.00 for incoming. Fees subject to Iowa state sales tax and local option taxes.

## ADDITIONAL DIGITAL SERVICES

### FRAUD MONITORING: POSITIVE PAY

Positive Pay is a transaction monitoring service that protects your business against fraud. By monitoring your transactions and only allowing those that you've approved, Positive Pay reduces the risk of fraud in a streamlined, user-friendly experience.

#### Features

- Positive Pay automatically monitors check and ACH transactions
- Email alerts notify you of unauthorized transactions
- View check images, ACH (electronic transactions) details, and reconciliation reports

### POINT-OF-SALE (POS) SYSTEM: CLOVER

First National Bank has teamed up with Clover to offer businesses an all-in-one payment processing system and business management solution. Clover is the largest U.S. cloud-based, all-in-one, point-of-sale platform.

#### Features

- Accept credit, debit, and digital wallet payments, including Apple Pay®, Google Pay™, and Samsung Pay
- Deposits are next-day presentments for greater cash flow
- Local servicing via a Clover representative
- Choose from a variety of POS devices and accessories
- Take payments practically anywhere: in-person, curbside, tableside, by phone, or online through a virtual terminal and e-invoicing

### REMOTE DEPOSITS: eDeposit

eDeposit is a quick and easy way for businesses to make check deposits from their office.

#### Features

- Scan checks for deposits
- eDeposit will detect duplicate items, total the deposit for you and provide a variety of deposit reports
- Make unlimited deposits daily
- Make deposits faster (no trips to the bank)
- Consolidate funds from remote locations into one account

## BUSINESS CARD SERVICES

For business card services, speak to a Relationship Banker at any of our locations. You can also apply for a business credit card on our website.

### BUSINESS DEBIT CARD: FIRST NATIONAL BANK DEBIT CARD

Use for purchases worldwide, over the phone, or online.

#### Features

- Accepted anywhere you can use a MasterCard®
- Works at any ATM with the MoneyPass logo
- Detailed transaction information appears on each monthly statement

### CREDIT CARD: VISA SIGNATURE® SIMPLE REWARDS

First National Bank has partnered with UMB Bank to offer the Visa Signature® Simply Rewards credit card.

#### Features

- Earn 2X points per dollar in top two merchant categories per month
- Earn 1X point per dollar everywhere else Visa is accepted
- Redeem points for cash back, gift cards, merchandise, travel, event tickets, and more
- Contactless card (Look, Tap & Go)
- Spend \$2,000 in the first 90 days from account opening and earn 20,000 Bonus Reward Points, equal to \$200 in account credit