



FIRST
ADVANTAGE
BANK

9950 Foley Boulevard NW
Coon Rapids, MN 55433
tel 763-780-6600 fax 763-780-6601
www.firstadvantagebank.com

Business checking account options

We strive to make banking simple — the way it used to be.

Our checking account options offer something for every type of business. Whether you are a sole proprietor working from a home office, a small business owner, or a large corporation, the right checking account is available. All accounts have low minimum balance requirements to help you avoid monthly fees, 24-hour account information access, liberal activity allowances and include free check images with each monthly statement.

BUSINESS CHECKING In addition to 100 free items per month, a \$2,500 average collected balance means no service fees. Items include: checks paid, deposit items and ACH debits/credits.

BUSINESS INTEREST CHECKING This interest-bearing account is ideal for the sole proprietor or non-profit organization. Interest is calculated and credited monthly. Maintain a minimum average collected balance and your monthly maintenance fees are waived. This account includes 100 free items per month.

COMMERCIAL CHECKING A perfect choice for the active account holder. Our Commercial Checking option offers businesses our lowest activity fee. In addition, an earnings credit offsets the service charges to maximize your money.

| | BUSINESS CHECKING | BUSINESS INTEREST CHECKING | COMMERCIAL CHECKING |
|-----------------------------------|---|---|---|
| Minimum Opening | \$100 | \$100 | \$100 |
| Minimum Average Collected Balance | \$2,500 | \$2,500 | None |
| Service Fee | \$7.50 monthly, if below minimum | \$7.50 monthly, if below minimum | \$12 monthly maintenance fee |
| Earnings Credit | No | No | Yes |
| Interest | No | Yes, if balance is above \$500 | No |
| Statement | Free imaging or \$10 monthly to receive canceled checks | Free imaging or \$10 monthly to receive canceled checks | Free imaging or \$10 monthly to receive canceled checks |
| Activity Fees | 20¢ per item after 100 | 20¢ per item after 100 | 15¢ per item |

FIRST ADVANTAGE BANK is a community bank and proud of it. We are owned and operated by your neighbors, dedicated to making our community a better, more prosperous place to live and do business. We strive to make banking simple for our customers — the way it used to be. We will serve you with respect and attention like only neighbors can. The advantage is yours.



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Business savings account options

We strive to make banking simple — the way it used to be.

Your business savings account is a key component of your businesses' financial strength. Each First Advantage Bank savings account offers competitive interest rates and six free withdrawals per month. You can conveniently link your savings account to your checking account for enhanced cash management.

BUSINESS SAVINGS This account serves the needs of businesses with basic banking needs while offering variable interest rates compounded and credited monthly.

COMMERCIAL SAVINGS A low \$1,000 balance requirement helps to avoid monthly account maintenance fees. In addition, this account offers competitive, tiered interest rates. The higher your balance, the more you earn.

COMMERCIAL INVESTOR SAVINGS Our most high performance account offers a comprehensive set of services. This money market account is the choice for businesses that want both security and a competitive rate of return.

| | BUSINESS SAVINGS | COMMERCIAL SAVINGS | COMMERCIAL INVESTOR SAVINGS |
|-----------------|---|---|---|
| Minimum Opening | \$100 | \$100 | \$1,000 |
| Minimum Balance | \$500 | \$1,000 | \$25,000 |
| Service Fee | \$3 monthly, if below minimum | \$10 monthly, if below minimum | \$25 monthly, if below minimum |
| Interest | Yes, compounded monthly | Yes, tiered, based on balance | Yes, tiered, based on balance |
| Statement | Monthly | Monthly | Monthly |
| Activity Fees | \$1 per withdrawal if over than 6/month | \$1 per withdrawal if over than 6/month | \$1 per withdrawal if over than 6/month |

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Equal Housing Lender. Member FDIC.

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