

*So many changes, so many client demands, so many potential solutions.*

Owning and operating a business isn't the easiest job in the world. You have a specialized skill to perform, a business to manage and employees who count on you. Do you have time to worry about the details of your financial affairs?

*Private Client Services* at First Bank began as the Personal Banking Department over 10 years ago. The goal of the department has always been to cater to our business owners. We understand how hectic your jobs can be and how difficult it is to manage all of your business and personal needs. We are here with time-saving products and prompt customer service to take care of all of these needs.

## CASH MANAGEMENT

***Sweep Accounts.*** Allows your business to earn income on idle funds. Select a target balance that will meet your needs. Funds are automatically swept in or out of the checking account based on the nightly needs. This competitive account reprices weekly.

***Zero Balance Accounts (ZBA).*** Allows sub-accounts (e.g. payroll) to carry a zero balance while utilizing monies more efficiently by either earning interest or maintaining a higher balance in the general checking account. Monies are automatically transferred to the ZBA to cover incoming items.

***Lock Box.*** Allow us to process your daily mail payments. We will pick them up from a P.O. box designated by First Bank and process your payments, giving you quicker access to your funds while eliminating the work in-house. Scanned copies of your items are e-mailed to you daily. Safe and secure.

***Commercial Checking-Savings Overdraft Sweep.*** Automatically transfers monies from your business savings account to your business checking account, allowing you to avoid non-sufficient items.

***Commercial Overdraft Line Sweep.*** Automatically transfers monies from your line of credit to your business checking account to cover checks and ACH transfers.

***Line Sweep Manager.*** Monies are automatically transferred from a line of credit into your business checking account when needed. Excess funds over the predetermined target balance will be used to pay the line of credit

***Credit Cards.*** First Bank offers competitive business credit cards.

***Merchant Services.*** Allows your business to accept Visa, MasterCard, Discover and American Express.

***Positive Pay.*** Being able to see checks before they are posted to the account allows you to deter fraud. You decide what is paid that day.

***E-ACH.*** Allows the electronic movement of funds from your own computer through our secure website.

***Remote Deposit.*** Scan your checks at the end of your business day and transmit the deposit securely to your bank account – without leaving your office or business. Contact us for a demonstration of this innovative system.



*Doing great things together.*

## LENDING

**Commercial Real Estate.** Let us help you finance the purchase or construction of a new building. Competitive terms available for up to 20 years.

**Equipment Loans.** Willing to finance 100% of equipment costs over variable terms of up to 10 years.

**Operating Lines of Credit.** Get through those tough times and avoid cash flow issues with an operating line of credit.

**Partner buy-in loans.** (Medical) We are willing to finance the buy-in of new physicians to a practice. We will tailor the loan to meet the individual needs of the physician.

**Practice Purchase Loan.** (Medical) We specialize in creative financing allowing you to get the best terms available in a structure that will match your cash flow. We also have access to several SBA products.

## ONLINE SERVICES

**Online Banking.** See a consolidated snapshot of your deposit and loan accounts, accounts for multiple entities – even your personal accounts – all from the convenience of your computer and a single log-in.

**E-Statements.** With E-Statements, you eliminate your paper statement and keep your account information safe and out of your mailbox. View your statement securely through Online Banking, and print and save statements as you need them.

**E-Alerts.** With First Bank Online Banking, you can receive email alerts on transactions and account information that are helpful to you. Add or remove alerts or change your preferences at any time.

**E-ACH.** Gives you desktop access to initiate, verify, and delete transactions from your PC. With electronic processing, you will move funds faster, lower the risk of errors and fraud, and manage your cash without the cost of paper checks.

*“As your Private Banker, I am ready to make managing your finances much easier. Please take a moment to give me a call and set up an appointment.”*

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**FIRST BANK**  
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