



Business Banking

We've designed our portfolio of business banking services to help our clients conduct their banking business quickly and efficiently. We start by getting to know you, learning about your business, analyzing your daily requirements, and understanding your long-term goals. After gaining these insights, we'll offer banking, finance management, and lending solutions based on your company's distinct needs. Some of these valuable services include checking and money market accounts, credit and debit cards with rewards,* and merchant and Automated Clearing House (ACH) services, FineMark also offers these unique business banking services:

Services

- Business Checking Accounts
- Business Money Market Accounts
- IOLTA / IOTA / IOLA Accounts
- Repurchase Sweep Accounts*
- Business Certificates of Deposit
- ICS® and CDARS®
- Merchant Services
- Credit Cards with Rewards[§]
- Safe Deposit Boxes

Online Access

- Electronic Bank Statements
- Quickbooks® Integration
- CSV & QIF Exports
- Internal and External Transfers
- Loan Payment Scheduling/Advances
- ACH Origination Processing
- Bill Pay
- Positive Pay
- Stop Payment Requests
- Check Reordering
- Mobile and Tablet Banking Applications
- Mobile Check Deposit
- Domestic Wire Input through eWire
- Token Authorization
- Multiple User Access

Additional Features

- Access to Surcharge-Free ATMs
- ACH & Wire Transfers
- Cashier's Checks
- Foreign Currency
- Gift Cards
- Medallion Guarantee
- Notary
- Remote Deposit Capture
- Account Analysis
- Lockbox Services
- Fraud Prevention Services

Account Type	Interest	Average Daily Balance to Avoid Monthly Fee [†]	Monthly Maintenance Fee**
BASIC CHECKING ACCOUNT			
Small Business Checking	No	\$3,000.00	\$20.00
PREMIER CHECKING ACCOUNTS			
Commercial Checking	No	\$5,000.00	\$20.00
Business Interest on Demand	Yes	\$3,000.00	\$20.00
Business Money Market	Yes	\$10,000.00	\$25.00
LEGAL ACCOUNTS			
IOLTA / IOTA / IOLA Accounts	Yes	\$10,000.00	\$35.00
NON-PROFIT & AGENCY ACCOUNTS			
Business Interest Checking	Yes	\$5,000.00	\$20.00
Non-Profit Checking	No	\$3,000.00	\$20.00
Non-Profit Interest Checking	Yes	\$0.00	\$0.00
Public Funds Checking	No	\$3,000.00	\$20.00

**Additional fees may apply to all account types. Please speak with your relationship manager for details.

*For balances in excess of \$250,000, earns interest, funds are backed by pledged securities.

§HSA debit cards do not earn rewards. Credit cards are issued through TCM bank.

†Average daily balance calculations are based on daily ledger balance. Ask your relationship banker for complete detail