

**CONVENIENT BUSINESS BANKING****ADVANTAGE BUSINESS CASH MANAGEMENT AND BUSINESS BILL PAY\***

Manage your business' accounts and cash flow online anywhere, at any time. Our cash management system offers summary and detailed balance reporting, bill pay, payroll services, book transfers, file exports and stop payments. You'll rest better with the financial control of cash management.

**ADVANTAGE DEPOSIT 24\***

Save a trip to the bank by making deposits from your place of business. The bank provides the scanner for you to electronically scan and remit deposits into your business' bank account.

**BUSINESS CREDIT CARDS\***

Business credit cards with choices, like points rewards redeemable for gift certificates, merchandise, airline miles or cash. Cards are available for management and/or designated employees. Select from central or individual billing. Visa Information Source offers online reporting tools to manage the business credit card spending.

**BUSINESS NIGHT DEPOSIT**

Make a secure deposit after business hours. Our safe and secure locking system allows you to deposit checks, cash and coins which are held in an inside safe until the bank opens. At that time the deposit is verified and processed into your account.

**AUTOMATED CLEARING HOUSE (ACH)**

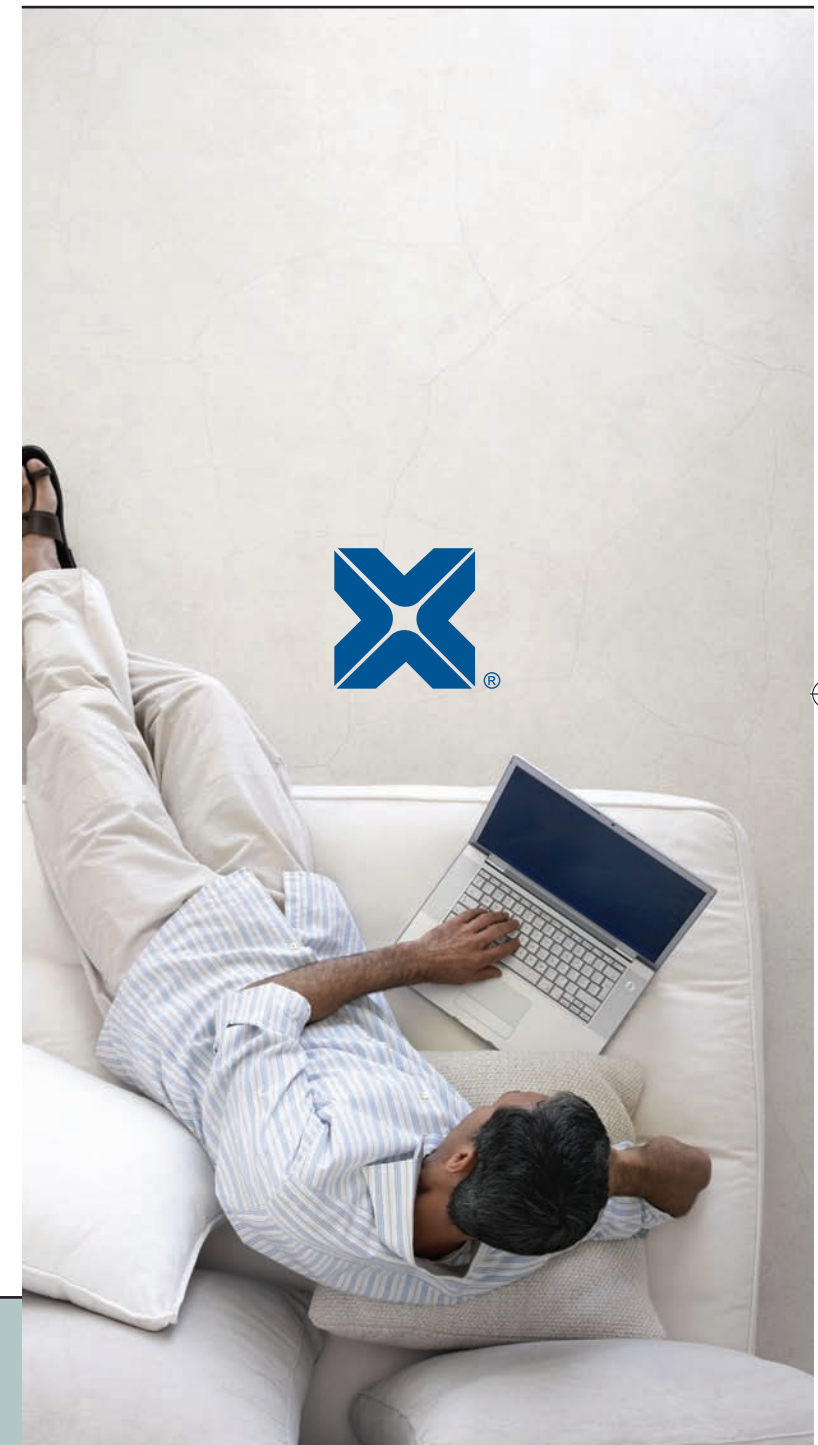
The Automated Clearing House is a secure, private electronic payment transfer system that connects all U.S. financial institutions. Direct paycheck deposits, debit card purchases, recurring bill payments and Social Security benefits are examples of electronic fund transfers that go through this network. Ask how we can put ACH to work for your business.

**MERCHANT SERVICES\***

Our merchant services are provided to business customers to help manage cash flow, processing payments and to handle credit and debit card purchases. Advantage Bank partners with a service provider that electronically processes credit and debit card transactions.

\* Subject to approval.

\*\* Credit approval required

**CONVENIENT BANKING**

What you need. When you need it.

10807 101007

Member  
FDIC



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## CONVENIENT CHOICES

There are many options for conducting your banking, beyond the traditional visit to the branch during bank office hours. Bank online, by talking with a Customer Care representative, at an Automated Teller Machine, or by utilizing the automated voice response phone system. The choice is yours. Each option puts you in greater control of your money in any situation, no matter where you are or what time it is. After all, control of your financial matters is really what you want – and need.

### ADVANTAGE ONLINE BANKING AND BILL PAY\*

You'll love the convenience of Advantage Bank's free online banking and bill pay. Check your account and loan balances, view several months of transaction history, schedule transfers between accounts, customize and schedule personal notifications and pay all of your bills with the click of a mouse.

### ADVANTAGE ACCESS

Advantage Bank's Voice Response Unit (VRU) is a self-service phone system where you can access your account information, report a lost or stolen debit card or credit card, transfer funds between accounts, or place a stop payment on a check. You can also find our banking office locations and hours. It's a great alternative when you can't make it to the bank or use online banking. Call 1-877-594-5835 to manage your accounts safely and securely.

### CUSTOMER CARE

Customer Care is available for those times when you'd like to talk with a Customer Care representative about your accounts or inquire about specific transaction history. The phone number for Advantage Bank's Customer Care is 1-800-837-6755.

### AUTOMATED TELLER MACHINES

No need to worry whether the bank lobby or drive-thru is open. Just stop by any Advantage Bank ATM – or any ATM displaying the MoneyPass or Allpoint logo – any time day or night. With your Advantage Bank debit card you can withdraw cash, verify account balances and transfer funds between accounts.

### DIRECT DEPOSIT

Direct deposit eliminates the need to get to the bank during set hours to make a deposit, and credits the funds into your account sooner. Make arrangements with an Advantage Bank associate to have your paychecks deposited directly into your checking and/or savings account. Direct deposit also makes social security and payroll check deposits more reliable and secure.

### DRIVE-THRU BANKING

We have convenient drive-thru teller banking at many of our branches to offer quick and friendly service without getting out of your car. You can conduct many banking functions at a drive-thru – cash checks, order checks, make a deposit, even make a loan payment.

### NIGHT DEPOSIT

Use Advantage Bank's safe and secure night depository on the outside of our buildings for those times when you need to deposit checks after banking hours. The deposit will be verified and processed upon resumption of banking hours. (See Direct Deposit benefits described above to eliminate the need to drive to the bank)

### DEBIT CARD\*\*

With your Advantage Bank debit card you not only have 24-hour-a-day access to thousands of ATM machines, but you can also use your debit card to pay for purchases in stores, over the phone or online, just like a credit card. You may also authorize amounts over the purchase price in many stores so that you can get cash back at the time of purchase, right in the store.



## FINANCIAL CONTROL

### CREDIT CARD\*\*

Enjoy the convenience of a credit card while earning airline miles, cash rebates or other credits towards various "rewards" when you use your Advantage Bank credit card to purchase products and services. A selection of cards is available to you: a Visa card with your choice of gift certificate rewards, cash back or travel miles rewards; a Young Adult Visa for age 16 or older and a College Rewards Visa are valuable for establishing a strong credit history; a Secured Visa for those wanting to build or establish a credit history. Advantage Bank even offers a Signature Visa with no preset spending limit and less travel restrictions. Stop by and ask for an application for the credit card that's right for you.

### WIRES

Wires are a safe and secure method of electronically transmitting money. Individuals or businesses may send funds to another financial institution for deposit into recipient's account.

### ADVANTAGE OVERDRAFT LINE\*\*

Advantage Bank's overdraft line is a personal line of credit linked to your Advantage Bank checking account. You can write yourself a loan and avoid worrying about accidental overdrafts. Necessary funds are advanced from the line up to the authorized limit and credited to the checking account to cover the overdraft.