



INLAND BANK

SMALL BUSINESS BANKING SIMPLIFIED

Small Business Banking Solutions

Inland Bank takes the hassle out of banking for small businesses. We can help you with any of your financial needs, from the simple to the complex. And we do it with a combination of highly-personalized service coupled with the unique products and services that a business like yours needs to grow and prosper. Please take a moment to review our unique small business offerings.

Checking Accounts

The right checking account can mean the difference between thriving and just getting by for your business. We understand the need for liquidity, and that you need a bank that works as hard as you do in providing solutions, while being

responsive to your needs. Inland Bank offers a variety of unique features and benefits for your business checking account.

It's personal banking service for your business.

Business Accounts	Commercial Checking	Basic Plus Business Checking	Express Free Business Checking	Premier Interest Business Checking	Premier Business Money Market
<i>Best if you are:</i>	A business with high account transaction volumes and/or Treasury Management needs	A business with higher average balances and moderate transaction volume	A business with low checking and deposited-item activity levels	A sole proprietor, non-profit or government organization with a \$1,000 minimum balance	A business that is seeking a low-risk but flexible investment that can respond to the rate environment
Minimum balance to open	\$100	\$100	\$100	\$1,000	\$2,500
Minimum balance to avoid service charge	Earnings credit analysis	\$10,000.00 average monthly collected	None	\$1,000	Minimum daily balance of \$2,500 or average daily balance of \$5,000
Monthly service charge	\$20	\$30.00	n/a	\$10	\$25
Fee for each check or debit item paid	\$0.25 per check/debit, \$0.15 ACH debit	\$0.25 each item over 300 per month	150 FREE combined debits and deposited items; \$0.50 each item over 150 per month	\$0.25 each debit over 50 per month	6 free debits or checks per month. \$25 each check transaction over 6 per month
Fee for each deposit	\$0.50			\$0.25 each credit over 20 per month	n/a
Fee for ACH credit	\$0.30			\$0.25 each credit over 20 per month	n/a
Fee for each item deposited	\$0.15			\$0.15 each item over 50 per month	n/a
Minimum balance to earn interest	n/a	n/a	n/a	\$1,000	\$2,500
Star ATM access	Deposit only	Deposit only	Deposit only	Deposit only	n/a
Online Banking	Yes	Yes	Yes	Yes	Yes
Online Bill Pay	Yes	Yes	Yes	Yes	n/a
Business debit card	Yes	Yes	Yes	Yes	n/a
Statement frequency	Monthly	Monthly	Monthly	Monthly	Monthly
Check imaging offered	Free	Free	Free	Free	n/a
Check printing charges	Varies	Varies	Varies	Varies	Varies

Small Business Banking Solutions

Savings, Money Market Accounts and CDs

Your money should work as hard as you do and with Inland Bank's savings and money market products, they can. By saving with Inland Bank, your money earn interest and provides you with additional benefits such as easy access online account management.

If steady growth is what you're looking for, our CDs are a solid choice for your investment needs.

Savings Matrix Info Here

Savings Matrix Info Here		

Small Business Lending Solutions

Loans and Lines of Credit

Our experienced team of relationship bankers is ready to do what it takes to help you succeed. We pride ourselves on listening to your objectives and working with you to translate your funding needs into financial solutions. We offer a wide range of flexible solutions, so whether your business needs short-term working capital or a long-term financing solution, our team at Inland Bank can help. Our lending solutions include:

Short Term Working Capital	Long Term Financing	Specialty Solutions
> Working Capital Loans > Lines of Credit > Equipment Lines of Credit	> Term Loans for Equipment Purchases > Owner Occupied Real Estate Loans > Business Acquisition Loans	> Standby Letters of Credit > SBA 504 Loans > Trade Letters of Credit

Commercial Loans

Inland Bank's commercial relationship bankers take the time to know you, your objectives and your growth plans. That way we can work with you to create the most effective solutions for your business. We offer a variety of financing options including:

- > Lines of Credit
- > Working Capital Loans
- > Term Loans to Purchase Equipment
- > Real Estate Loans to Finance Plant, Warehouse and Other Owner Occupied Transactions
- > Business Acquisition Loans
- > SBA 504 loans
- > SBA 7a loans
- > Standby and Trade Letters of Credit

Small Business Lending Solutions

Card Services

*Inland Bank Visa® Business Debit Card
Faster. Easier. Safer...and it's Free!*

Inland Bank's FREE Visa® Debit Card*, with no transaction fees, is a benefit that you receive with all checking accounts at Inland Bank. Our card combines traditional ATM access with the convenience of a Visa® debit card. It's the convenient way to pay.

Why should I use my Visa Debit Card**?

Faster.	Easier.	Safer.
Using your Visa Debit Card for everyday purchases is faster than writing a check or searching for cash in your wallet. Cut down on your time when making purchases!	When you use your card, the money for the transaction is directly debited from your account!	All transactions are backed by Visa's Zero Liability. That means you won't be responsible for fraudulent charges when reported in a timely manner!

How do I use my Visa Debit Card?

You can use your card in three different ways:

- > Visa "Credit" Purchases
(You do not need to enter your pin #)
- > Visa "Debit" Purchases
(You must enter your pin # at time of purchase)
- > ATM Withdrawals
(You must enter your pin # to access the ATM)

*No initial or annual fees. **Please see our VISA Debit Card Disclosure for limit information and Electronic Funds Transfer (EFT) disclosure for special terms and conditions.

Small Business Services Solutions

Online Banking

Online banking is an easy and efficient way to manage your company's finances. You can securely view balances, transfer funds between your Inland Bank accounts, and view checks and deposits.

Call or stop by any of our offices to complete an online banking agreement for your business.

Bill Payment

Online Business Bill Pay service allows you to spend more time focusing on the growth of your business and less time on paperwork. Online Business Bill Pay is the bill payment solution for your small business. Flexible, convenient, and more efficient than issuing checks.



Address?

Contact Info?