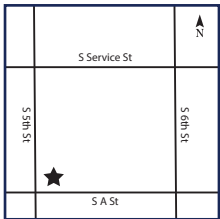


We're in your neighborhood!



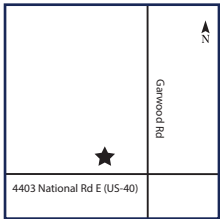
Cambridge City Office

145 West Main Street
Cambridge City, IN 47327
765-478-3561



Waytru Plaza Office

500 South A Street
Richmond, IN 47374
765-935-5222



Gateway Office

4403 East Main Street
Richmond, IN 47374
765-962-9539

Contact us!



Call – 1-888-769-2963



Click – waynebankonline.com



Come In – Stop by your nearest branch today!

To assist in opening your new account, we may request the following:

Sole Proprietor

- SSN or TIN of Owner

Limited Liability Company (LLC)

- TIN of LLC
- Articles of Organization
- Operating Agreement

Partnership

- TIN of Partnership
- Partnership Agreement
- Certificate of Partnership

Not-For-Profit Organization

- TIN of Organization
- If incorporated, follow corporation guidelines
- If tax-exempt, IRS documentation or tax return
- If not tax-exempt, authorization letter

Corporation

- TIN of Corporation
- Articles of Incorporation

*Fictitious Business Name
Statement* may also be requested.



FREE & EASY BUSINESS CHECKING



**FREE Business Checking
FREE Gift**



Welcome!

Every new business checking account includes:

- **FREE** Business Debit Card
- **FREE** eStatements with online check images
- **FREE** Online Banking
- **FREE** Thank You Gift
- **FREE** Bill Pay
- **Buy back** of your unused checks and debit cards from another financial institution

1

Will your business have more than 1,000 items each month?

yes

no

2

Is your business a sole proprietorship or a not-for-profit organization?

no

yes

Will you always keep more than \$1,500 in your business checking account?

yes

no

Commercial Checking

For businesses with more complex banking needs!

- Earnings credit allowance on deposit balances may offset activity fees
- Only \$15 monthly service charge
- Transaction items are just 15¢ each
- Coin and currency deposits just 50¢ per \$1,000

Business Interest Checking

Designed for sole proprietorships and not-for-profits!

- 1,000 **FREE** monthly transaction items
- Competitive interest
- Only \$1,500 minimum balance to avoid a low monthly fee of \$6
- Up to \$10,000 coin and currency deposited per month **FREE**

Free and Easy Business Checking

Perfect for most businesses!

- 1,000 **FREE** monthly transaction items
- No minimum balance
- No monthly service charge
- Up to \$10,000 coin and currency deposited per month **FREE**

Save time and money with these great products and services:

○ **FREE Business Debit Card**

Make purchases, track business expenses and get free everyday cash access at any ATM nationwide.

○ **FREE Online Banking**

○ **FREE Bill Pay**

Go online anytime to make payments, transfer funds and view all of your statements.

○ **FREE eStatements**

Eliminate paper waste and enjoy secure online access to current and past statements by opting for electronic delivery.

○ **Savings Plans**

Will you make more than five withdrawals from your savings account per month?

Yes Additional Checking Account

No Will you always keep more than \$500 in your savings account?

Yes Money Market Account

No Savings Account

○ **Merchant Services**

We make credit and debit card processing and check verification quick and secure. It's better for you and your customers.

○ **Business Lending Need**

With great rates and flexible terms, our loans are designed with your business needs in mind. Financing your goals has never been so easy.

○ **FREE Personal Checking**

Free and Easy Checking has no monthly service charges and no minimum balance. Plus, it has loads of free features!

Minimum opening deposit is only \$50. Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See fee schedule for details. Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening. \$10 for checks and debit cards from another financial institution given at the time the checks/debit cards are presented. Transaction items include all debits and credits. If the Free and Easy Business or Business Interest account exceeds 1,000 free monthly transactions, the account may be converted to another checking product. If the Free and Easy Business or Business Interest account exceeds \$10,000 in monthly coin and currency deposits, the account may be converted to another checking product. Ask us for details. Bank rules and regulations apply.