



Your bank should be more than a place to make your deposits and loan payments.

We are here to help your business run more efficiently and be more successful.

You deserve products that will make daily operations smoother and a banker who is working to build a strong financial relationship with you.

At Midwest Bank you will find flexible plans and knowledgeable employees who are excited to be your business partner.



For additional product information, or a complete listing of branches, hours and ATM locations, visit us online @ midwestbank.com



YOUR BUSINESS
is our business.



 **Midwest Bank**
cash management services

Service That Builds Relationships

cash management services ... more than a bank; a financial partner to help your business grow and expand.

1 CHOOSE A BUSINESS CHECKING ACCOUNT

The foundation of a strong financial relationship begins right here, with the right checking account. From small entrepreneurs to large corporations, we have an account that will fit your needs and your budget.

No matter the account that fits your needs best, all accounts include:

- Free Visa Debit Cards
- Discounted Personal Size Checks OR \$100 credit towards initial Deluxe Check order
- Free Basic Business Online Banking
- Free Safe Deposit Box for one year (as available)
- Free Merchant Processing Analysis
- Midwest Express Deposit Free for 1st 3 months
- .25% Discount on Business Loan with established Business Checking Account
- Benefit Banking Program for Employees

BUSINESS ANALYSIS

Suited for businesses with higher activity levels, more sophisticated money-management needs and the desire to maintain balances to offset fees.

Activity Charges:

Checks paid on account.....\$0.12 per item
ACH Debit Items.....FREE

Items deposited to account:

Drawn on Midwest Bank.....\$.03 per item
Drawn on other banks (transit).....\$.05 per item

Maintenance Charge.....\$6.00 per month

Your account balance will gain an earnings credit which will be applied to your monthly service charge total to help offset fees, giving you the opportunity to have this account free of charge.

FREE BASIC BUSINESS

The perfect account for small to midsize businesses that anticipate lower levels of account activity and prefer predictable fees and the ease of no minimum balance requirement.

No Minimum Balance Requirement
No Monthly Service Charges

First 300 Items Per Month.....FREE
Over 300 Items.....\$0.25 per item

Up to \$10,000 in cash deposited per month
If total cash deposited exceeds \$10,000 per month, the account type will be changed to our Business Analysis Account

Interest bearing checking accounts are also available. Please ask your Midwest Bank representative for account details and current interest rates.

2 ADD A BUSINESS SAVINGS ACCOUNT

MIDWEST MONEY MARKET

For businesses who want to put their money to work for them.

- \$2,500 Minimum Balance
- Service charge (\$10) waived with balance over \$2,500
- Competitive interest rates increase with account balance
- 6 withdrawals allowed per month
- Unlimited in-person withdrawals

FLEX CD

The ideal combination of easy access to your money and great interest rates, all in one easy to use account.

- Accessible 12 Month CD
- Make periodic deposits & withdrawals during the 12 month term
- Rates may vary and a penalty applies for early closing withdrawal



3 COMPLETE YOUR FINANCIAL PACKAGE

ONLINE BANKING

Online Banking is the ultimate money management tool for your business.

- Check Account Balances
- Review Account Activity
- Transfer funds between accounts
- View images of checks & deposits
- BillPay
- Wire Transfers
- Export transaction history
- e-Statements

ACH Manager

Originate ACH files from your own office using ACH Manager. Payroll & billing files can be done in just minutes using this application in Online Banking.

INVESTMENTS

Live confidently knowing that you are financially secure for your future.

- Tax Efficient Investing
- Individual Stocks
- Mutual Funds
- Retirement Planning

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

Not FDIC Insured	No Bank Guarantee	May Lose Value
Not a Deposit	Not Insured by any Federal Government Agency	

MIDWEST EXPRESS DEPOSIT

The quickest way to turn deposits into cash. Utilizing a desktop scanner, make deposits electronically 24 hours a day, 7 days a week, even weekends.

- Save time preparing deposits
- Consolidate funds from remote locations into one bank
- Reduce risk of check fraud
- Save costly trips to the bank

LENDING

Visit with one of our loan professionals to establish a loan portfolio that fits your needs perfectly. We will offer you the flexibility you need along with the service you expect.

- Commercial Loans
- SBA (Small Business Administration) Guaranteed Loans
- Agriculture Loans
- USDA Guarantees
- Lines of Credit & Overdraft Protection
- Credit Cards

MERCHANT SERVICES

It's more than accepting credit or debit cards.

- Secure internet payment solutions
- Check conversion with guarantee
- Gift Cards
- Mobile payment solutions