

Business Banking

Community minded choices
for your business needs.

Investment Center

The Investment Center helps small to midsize companies and their employees in southwestern Wisconsin through:

- Boosting retirement readiness
- Providing comprehensive reviews
- Potential fee reduction
- Exclusive investment research
- Maximum fiduciary support

Offering:

- 401k Plans (Traditional and Roth)
- SEP IRA
- Simple IRA
- Life Insurance (buy/sell Agreement, Key person plans)

Securities and Advisory services offered through Commonwealth Financial Network, Member FINRA/SIPC. A registered Investment Adviser.

Fixed insurance products and services offered through Farmers Savings Bank Insurance Agency are separate and unrelated to Commonwealth.

- Not a deposit
- Not FDIC insured
- Not insured by any Federal Government Agency
- Not guaranteed by the bank
- May go down in value



305 Doty St • Mineral Point, WI 53565
608.987.3321

Member FDIC
Equal Housing Lender

Email: fsb@farmerssavings.com
Fax: 608.987.2401

Mineral Point
608.987.3321 or
888.443-3226

Dodgeville
608.935.9988

Edmund
608.623.2434

Hollandale
608.967.2211

Ridgeway
608.924.4531


Mount Horeb
608.437.BANK(2265)

farmerssavings.com

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farmerssavings.com



Dear Valued Customer,

At Farmers Savings Bank, we understand that different people have different business financial needs. That's why we offer a variety of services to help fulfill those needs. Let Farmers Savings Bank be a part of your financial success.

Checking Accounts

Small Business Checking Account

A new business account designed for the small business with a low volume of account activity. Enjoy personalized service with outstanding value and product features.

- No Minimum Balance Required
- No Monthly Service Charge
- Check images with monthly statement
- \$3.00 handling fee (waived with e-Statements)
- In excess of 100 items, a per item fee of \$0.30 will be charged for each debit and credit item, including deposited items

Business Checking Account

This account is a great option for both small business owners and larger corporations. We have tried to make it both easy and cost effective for businesses of all types and sizes.

- Monthly Service Charge of \$5.00
- Check images with monthly statement
- \$3.00 handling fee (waived with e-Statements)
- Charge of \$0.25 for each debit transaction
- A credit of \$0.25 will be earned for each \$100.00 of average daily balance that is maintained during each statement cycle. This earnings credit will be applied to reduce the per item and monthly fees

Services & Fees

The following fees and transaction limitations may be assessed against your account.

Garnishments & Levies	\$25.00
Overdraft	\$25.00/debit
Stop Payments.....	\$25.00
Account Research.....	\$20.00/hour
Account Balancing Assistance.....	\$20.00/hour
VISA Debit Card Replacement.....	\$10.00
Foreign Wire Transfers.....	\$50.00
Domestic Wire Transfers.....	\$25.00
Account Closed within 60 days.....	\$10.00
Charge Back of Deposited Item.....	\$5.00
Customer Collection Items	\$5.00
Endorsement Stamp (self-inking)approx.	\$30.00
Zipper Closure Deposit Bag.....	1st bag free
.....Each Addtional Bag	\$5.00
Locking Closure Deposit Bag	\$30.00

Electronic Services

- e-Statements
- Bill PayNo Charge
- Payroll or ACH monthly fee\$15.00 - \$75.00
(Based on frequency & average amount of files)
- ACH Transfers or Direct Deposit
- Set Up Fee (Includes ACH Rule Book)\$50.00
- Remote Deposit Capture
Installation & Training..... \$100.00
Monthly Fee

Farmers Savings Bank's state-of-the-art commercial banking services include:

- 24/7 Business Online Banking
- Bill Pay Services
- Direct Deposit / Payroll Options
- Initiate ACH Transfers
- Automatic Email Alerts
- Export Transactions to QuickBooks, Quicken, etc.
- Merchant Services – Credit Card Processing
- Debit Cards
- Business VISA Credit Card
- Telephone Banking
- Mobile Banking with Mobile Deposit

Additional Account Options

Farmers Savings Bank also offers interest bearing accounts for your commercial banking needs. Please call or visit one of our Personal Bankers regarding:

- Regular Savings Accounts
- Premier Savings Accounts
- Money Market Accounts
- Certificates of Deposit
- Retirement Accounts (Traditional, Roth, SEP)
- Interest on Lawyers' Trust Account (IOLTA)
- Interest Bearing Real Estate Trust Account (IBRETA)

Commercial Lending

Farmers Savings Bank offers lending services for businesses of all sizes and types.

Experience & Customized Service

We have been providing banking services since 1917. Our experienced lending team works with small and large businesses, municipalities and non-profit organizations. Let us put our experience to work for you with various financing packages including government guaranteed loan programs and repayment options tailored to your business needs.

Decision Makers You Know

We support our community and our local businesses. Decisions are made locally by our bankers who know the regional market and know customers personally. Our goal is to build a lasting relationship with our customers

Financing Options

- Lines of Credit
- Acquisitions
- Agricultural Production, Real Estate and Equipment
- Construction Loans
- Equipment Purchases
- Municipal Loans
- Real Estate Mortgages
- Working Capital Loans
- Small Business Administration (SBA)
- FSA Guaranteed Loan Program
- Wisconsin Housing and Economic Development Authority (WHEDA) Guaranteed Programs
- Letters of Credit
- Equipment Financing and Leasing Programs