

# Business Checking

The smooth flow of your company's cash can be the difference between riding high or just drifting along. F&M has deposit products designed for businesses right here in Middle Tennessee, with features and pricing that make sense for you!

	Free Business Checking	Small Business Checking	Business Checking Plus	Business Interest Checking	Commercial Checking
<b>This Account is for You if ...</b>	You don't want to worry about excess fees an maintaining a minimum balance.	Your business maintains at least \$3,000 minimum daily balance and you require a generous 500 transactions each month.	Your business requires a higher volume of monthly items* and you maintain minimum daily balances of \$10,000 deposits or \$30,000 combined deposits and loans.	You are a sole proprietorship, government entity or non-profit organization and want to earn tiered interest rates that reward your higher balances with higher rates!	Your business requires a large number of monthly items* and you desire an account where item charges can be offset by credits earned with compensating balances.
<b>Monthly Fee</b>	\$0	\$0 with \$3,000 minimum daily balance	\$0 with \$10,000 minimum daily balance or \$30,000 combined deposit/loan balances	\$0 with \$3,000 minimum daily balance	Varies
<b>Minimum Opening Balance</b>	\$250	\$250	\$250	\$250	\$250
<b>Interest</b>	✗	✗	✗	Tiered	✗
<b>Number of No-Fee Monthly Items*</b>	200	500	1,000	500	Per item charges can be offset with compensating balances
<b>Free Business Online Banking and Bill Pay</b>	✓	✓	✓	✓	✓
<b>Free VISA Debit Cards with Individual Spending Limits</b>	✓	✓	✓	✓	✓
<b>Free VISA Credit Cards (approval required)</b>	✓	✓	✓	✓	✓
<b>Statements</b>	E-Statement	Your Choice: Monthly Paper or E-Statement	Your Choice: Monthly Paper or E-Statement	Your Choice: Monthly Paper or E-Statement	Your Choice: Monthly Paper or E-Statement

\* Items are defined as individual checks written, a deposit, individual checks deposited, transfers between accounts, online and ACH transactions, wire transfers etc. There is a charge of 35 cents for each item exceeding the monthly maximum for all F&M Bank Business checking accounts. Your F&M Bank representative can provide you with a complete list of per-item fees and credits.

**YOUR MONEY. SMART CHOICE!**

[myfmbank.com/BizChecking](http://myfmbank.com/BizChecking)

01/14-POD

