

Business Lending Solutions

Farmers Trust & Savings Bank is committed to helping you grow and succeed whether you operate an established business or are just getting started. To better understand your borrowing needs, e.g. operating, cash flow, capital, etc., we will establish a personal relationship with you. This allows us to tailor a lending solution to best fit your situation.

Farmers Trust's lenders are knowledgeable, professional and experienced. They work with many different types of businesses. Whether your operation is commercial or agricultural based, our loan officers can help you with your operating, machinery, equipment, real estate and other borrowing needs. If needed, they can help you obtain government guaranteed and/or enhanced rate loan programs, such as FSA and SBA. Our knowledge and experience, along with the flexibility to meet at mutually convenient times and make quick loan decisions will help make Farmers Trust a valuable and trusted partner in your business.

Want to know more? Contact a Farmers Trust loan officer today.

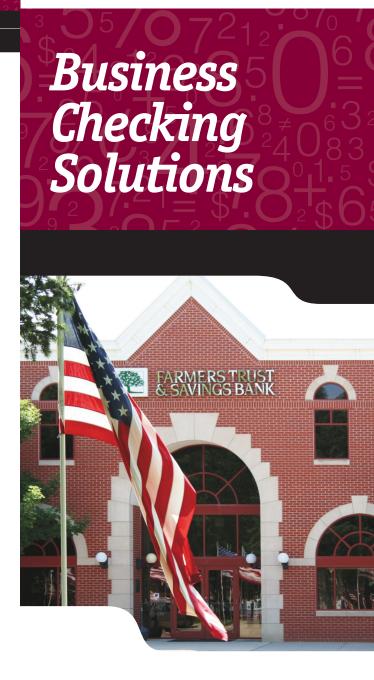
MORE INFORMATION ABOUT OUR ACCOUNTS:

- 1. When your account exceeds the designated number of free monthly transactions, fees will apply. Refer to the current Business Cost of Services Schedule.
- 2. When your account exceeds the coin & currency in or out limit, fees will apply. Refer to the current Business Cost of Services Schedule. If this established limit is exceeded, the account may be converted to Commercial Analysis.
- 3. Each depositor insured to at least \$250,000. If you have questions about FDIC insurance coverage limits and requirements, please visit www.myFDICinsurance.gov or call toll-free 1-877-ASK-FDIC.
- Minimum balance to open all business checking accounts is \$100.
- A funds usage charge of Prime + 4% will be applied on all negative collected balances.
- This brochure, together with the applicable Cost of Services Schedule, the Business Cost of Services Schedule, the Deposit Account Terms and Conditions, the current FTSB Marketboard, your Signature Card and any other Addenda, form the agreement between you and the Bank. We reserve the right to amend or discontinue any product offering. Fees and charges are subject to change and may be subject to Iowa state sales tax. Monthly service charges, if any, are automatically deducted and appear on your regular statement, monthly or quarterly. Minimum or average balance requirements to waive or reduce monthly service and/or activity charges are calculated at each statement cycle unless disclosed otherwise.
- Please make sure you understand all terms and conditions applicable to your account. Your acceptance of the product or service constitutes your acceptance of and agreement to be bound by all the terms and conditions.

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Additional Features



24/7 ACCESSIBILITY

Business Checking 24/7 ACCESSIBILITY SOLUTIONS

-1,3 -3,5 -6,0	BASIC BUSINESS CHECKING	REGULAR BUSINESS CHECKING	BUSINESS INTEREST CHECKING	ORGANIZATION CHECKING	COMMERCIAL ANALYSIS
Best For	Customers with limited account activity and lower balances	Customers with more transactions and higher balances	Customers who want to earn interest	Clubs, community organizations and non-profits with low balances and/or limited activity	Businesses with higher activity levels and significant cash needs
Free Monthly:			_		
• Transactions (1)	125 total debits, credits and deposited items	250 total debits, credits and deposited items	50 debits 75 deposited items	10 debits 75 deposited items	Account is charged for actual services used.
Coin and Currency In or Out (2)	\$2,500	\$7,500	\$7,500	Unlimited	Earnings credit based on collected balance
Pays Interest	No	No	Yes \$2,500 average	No	maintained is used to offset all or part of monthly service fees. See current Business Cost of Services Schedule.
Monthly Service Charge	None	None with \$2,500 average monthly collected balance. Otherwise \$8	None with \$2,500 average monthly collected balance. Otherwise \$7	None with \$200 daily minimum balance. Otherwise \$2	
Image Statement	Electronic	Electronic or Mailed	Electronic or Mailed	Electronic or Mailed	Electronic or Mailed

FDIC Deposit Insurance (3) FREE 24/7 Account Access with Online Express and Mobile Express Deposit e-Xpress remote deposit capture ACH Origination services Merchant Credit Card processing VISA Business Credit Card program

