

# Business Services

## Decisions Made Locally

### FREE BUSINESS CHECKING<sup>1</sup> *Perfect for most businesses!*

- 1,000 **FREE** monthly transaction items
- **NO** minimum balance
- **NO** monthly service charge
- Up to \$10,000.00 currency deposited per month **FREE**
- **FREE** Instant Issue Business Debit Card<sup>2</sup>
- Access to over 55,000 **Fee-Free ATMs**<sup>4</sup>
- **FREE** Online Banking
- **FREE** Bill Pay
- **FREE** Mobile Banking<sup>3</sup>
- **FREE** eStatements
- Savings Plans

### ELECTRONIC MERCHANT SERVICES *Convenience Is Key*

With Springs Valley's card services, your business can offer added convenience to your customers by accepting payments through credit or debit cards. We offer the latest equipment, including terminals, software, and mobile technology. Gift and loyalty card program options are also available.

### BUSINESS ONLINE BANKING

It's a convenient, simple and secure way to do your banking. You can do many of the day-to-day transactions you go to the bank for, but at times that are more convenient for you. If you have a question or would like to enroll in any of our products, please contact us today!

### BUSINESS MOBILE BANKING *Anytime, Anywhere Business Banking*

#### Key Features

- Account balances
- Transaction history
- View check images
- Transfers
- Remote deposit capture
- Approvals (ACH and transfers)
- User entitlements
- Multifactor authentication and secure login

### DEBIT & CREDIT CARDS

Get a business debit card on the spot. Walk into any Springs Valley Banking Center, open an account and walk out with your new debit card in-hand...instantly. No more waiting to receive a card in the mail; no more inconvenience, having to carry cash or checks until a replacement or new debit card is received.<sup>2</sup>

Our Visa® Business Credit Card makes it convenient and easy to track business purchases and travel and entertainment expenses. Multiple cards are available, each with a different account number, credit limit, and detailed individual statement. With Springs Valley's Business Credit Card, you even earn reward points. Start earning your points now!

### CASH MANAGEMENT

A full range of cash management services allows you to streamline the collection of your receivables, concentrate your cash, reconcile your accounts, and report on your account activity automatically. Save time and money with automated payroll process/direct deposit.

- Review account status and history
- Check balances, see what checks have cleared
- Transfer funds between accounts
- Pay bills; no more checks to write, no stamps
- eMail questions to your Bank representative
- Reorder checks
- Stop payment of a check
- Download data to financial management software
- Receive eMail from the Bank when an account goes above or below your specified amount

### eDEPOSITS

eDeposit allows you to make deposits electronically by utilizing a desktop scanner connected to your PC and the Internet. Users scan checks at their business location and then transmit data and check images electronically to Springs Valley Bank & Trust Company for deposit.

**Loyal to you, your family,  
and your business.**



**springsvalley**

BANK & TRUST COMPANY

**svbt.bank** | **800.843.4947** | *Since 1902*



Member FDIC



<sup>1</sup>Minimum opening deposit of \$50.00 required. If the Free Business checking account exceeds 1,000 free monthly transactions, the account may be converted to another checking product. Transaction items include all debits and credits. If the Free Business checking account exceeds \$10,000.00 in monthly coin and currency deposits, the account may be converted to another checking product. See our Fee Schedule for other fees that may be associated with this account. <sup>2</sup>Some fees and conditions may apply. Instant Issue only applies to in-banking center visits. Springs Valley does not mail Instant Issue Debit Cards, nor do we prepare them in advance of the customer's in-banking center visit. <sup>3</sup>Must be enrolled in Springs Valley's Online Banking. Enroll in SVBT Online and download the Springs Valley Mobile App. Message and data rates may apply. <sup>4</sup>There are no Foreign ATM fees when using an ATM that is a member of the Alliance One Network or the Allpoint Network. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used.