

PANA 306 S. Locust St. 217-562-3961

Lobby Hours
 Monday-Thursday.....8:30 a.m.– 4:30 p.m.
 Friday.....8:30 a.m.—5:00 p.m.
 Saturday8:30 a.m.- Noon

Drive-Up Hours
 Monday-Thursday.....7:00 a.m. - 5:30 p.m.
 Friday.....7:00 a.m. - 6:00 p.m.
 Saturday.....8:00 a.m. - 1:00 p.m.

ASSUMPTION 215 S. Business 51 217-226-3600

Lobby Hours
 Monday-Thursday8:30 a.m.– 3:00 p.m.
 Friday.....8:30 a.m.– 5:00 p.m.

Drive-Up Hours
 Monday-Thursday.....8:00 a.m.– 4:00 p.m.
 Friday.....8:00 a.m.– 5:30 p.m.
 Saturday.....8:00 a.m.– Noon

TAYLORVILLE 600 W. Spresser St. 217-287-2003

Lobby Hours
 Monday-Thursday8:30 a.m.– 4:30 p.m.
 Friday.....8:30 a.m. - 5:00 p.m.
 Saturday.....8:30 a.m.– Noon

Drive-Up Hours
 Monday- Thursday.....7:00 a.m.– 5:30 p.m.
 Friday.....7:00 a.m. - 6:00 p.m.
 Saturday.....8:00 a.m. to 1:00 p.m.

BLUE MOUND 202 N. Saint Marie St. 217-692-2157

Lobby Hours
 Monday- Thursday.....8:30 a.m.– 4:30 p.m.
 Friday.....8:30 a.m. - 5:00 p.m.

Drive-Up
 Monday-Thursday.....8:30 a.m.– 5:00 p.m.
 Friday.....8:30 a.m.– 6:00 p.m.
 Saturday.....8:00 a.m.– Noon

DECATUR 1688 S. Baltimore Ave. 217-542-7500

Lobby Hours
 Monday-Thursday.....8:30 a.m.—4:30 p.m.
 Friday.....8:30 a.m.– 5:00 p.m.
 Saturday.....8:30 a.m.—Noon

Drive-Up Hours
 Monday-Thursday.....8:00 a.m.– 5:00 p.m.
 Friday.....8:00 a.m. - 5:30 p.m.
 Saturday.....8:00 a.m.– Noon

Choose an account which is right for you	Monthly Service Fee	Minimum Balance to Avoid Fee	Interest Bearing	Opening Balance	Eligible Entities	Ideal For	Monthly Cost Per Item Deposited	Monthly Cost Per Check
Regular Business Checking	\$ 10.00	\$2,500	No	\$100	All Business Entities	Low Volume and Small Business	25 Free/\$.10	25 Free/\$.10
Non-Profit Checking	\$ 10.00	\$ 500	No	\$100	Non Profit Organizations: charitable clubs, civic organizations, educational, tragedy, or similar purpose	Not for Profit Businesses	50 Free/\$.05	25 Free/\$.10
Super Now Business Checking	\$ 10.00	\$ 5,000	Yes	\$100	Sole Proprietorships, Not for Profit, Governmental Agencies	Medium to Large Businesses	50 Free/\$.05	25 Free/\$.10
Super First Business Checking	\$ 10.00	\$2,500	Yes	\$100	Sole Proprietorships, Not for Profit, Governmental Agencies, LLC, Corporations and	Extra Low Volume and Large Balances	N/A	N/A
Added Benefits of Business Checking	Coin Counting, Online Banking and Online Statements, FIRST Voice, Merchant Services Referral, Night Deposit Service, Additional Services available which may be subject to a service fee include but are not limited to : Cash Management, Merchant Capture, Positive Pay, and Safety Deposit Box Rentals.							

BUSINESS BANKING

FIRST NATIONAL BANK



"The Quality Bank"

PANA - ASSUMPTION - TAYLORVILLE - BLUE MOUND - DECATUR

www.fnbpana.com

Bookkeeping Ph. (217) 562-INFO (4636)

Effective August 1, 2020

From Small Business Checking Accounts to comprehensive Commercial Cash Management Services, FIRST NATIONAL BANK is your partner in tailoring the right financial management solutions for your business.

- CHECKING ACCOUNTS
- SAVINGS ACCOUNTS
- COMMERCIAL LOANS
- CASH MANGEMENT
- MERCHANT CAPTURE
- POSITIVE PAY



FIRST NATIONAL BANK



"The Quality Bank"

At FIRST NATIONAL BANK, we recognize the unique banking needs of businesses in our communities. That is why we offer a broad range of financial products and services that address the specific needs of your business.

REGULAR BUSINESS CHECKING

Perfect for small businesses with low volume transactions. Regular Business Checking is available to Sole Proprietorships, Partnerships, Corporations, LLC's, DBA's and Governmental Agencies. A minimum deposit of \$100 is required at account opening. A minimum balance of \$2,500 is required or a \$10.00 per month service charge applies. Your first 50 items deposited are free, each additional item over 50 per month is \$.05. Your first 25 checks paid are free, each additional check per month is \$.10.

SUPER NOW BUSINESS CHECKING

Ideal for growing companies with a few large deposits and a moderate amount of checks. Super Now Business Checking is available to Sole Proprietorships, DBA's, Not-for-Profit, and Governmental Agencies. Interest will be paid monthly based on daily collected balance. A minimum deposit of \$100 is required at account opening. A minimum balance of \$5,000 is required or a \$10.00 monthly service charge applies. Your first 50 items deposited are free, each additional item over 50 per month is \$.05. Your first 25 checks paid are free, each additional check per month is \$.10.

NON - PROFIT CHECKING

Non-Profit Checking caters exclusively to not-for-profit organizations with modest balances and a generous activity allowance. A minimum deposit of \$100 is required at account opening. A minimum balance of \$500 is required or a \$10.00 monthly service charge applies. Your first 50 items deposited are free, each additional item over 50 per month is \$.05. Your first 25 checks paid are free, each additional check per month is \$.10.

SUPER FIRST BUSINESS CHECKING

Qualifying businesses earn interest on daily collected balances. This account offers tiered rates, so the higher the balances, the higher the interest rate. A \$100 deposit is required at account opening. A minimum daily balance of \$2,500 is required or a \$10.00 per month service charge applies. *Federal regulations limit the way transactions may be made for this account. Unlimited transfers and withdrawals are allowed if made in person, by messenger, by mail or at an ATM. You may make six transactions from your account per monthly statement cycle which may be made by check, draft, debit card or similar order (including POS transactions.) A \$10.00 per item fee in excess of 6 transactions per statement cycle will apply.*

BUSINESS SAVINGS ACCOUNT

A Business Savings Account is a simple way to save! Build your savings balances with an FDIC insured account that combines a competitive interest rate with no minimum balance requirement. A minimum deposit of \$100 is required at account opening.

FIRST PREMIUM SAVINGS

With a First Premium Savings Account you will enjoy CD rates with all the flexibility and benefits of a regular savings account. First Premium Savings Accounts are tiered so you earn interest according to your balance on deposit. Enjoy higher yields at higher balance levels!

Service charge applies if balance falls below \$1,500 minimum monthly. Federal regulations transaction imitations are imposed on this account.

COMMERCIAL LOANS

Expanding business or need a business line of credit to help manage your cash flow? FIRST NATIONAL BANK is pleased to be able to offer a wide variety of lending products that fit the needs of all shapes and sizes of businesses. Commercial and Agriculture Loans:

- FSA/IFA Loans
- Equipment Loans
- Livestock Loans
- Operating Loans
- Commercial Real Estate Loans
- Construction Loans

ONLINE BUSINESS BANKING

Online Business Banking/Cash Management is a secure, web-based suite of banking products that employs the latest technology to allow you to spend more time focusing on the growth of your business and less time on paperwork and trips to the bank.

POSITIVE PAY

Positive Pay is an automated fraud detection tool offered for your protection. This service matches the account number, check number and dollar amount of each check presented for payment against a list of checks previously authorized and issued by your business. If all three components of the check do not match exactly, you will be contacted by a FIRST NATIONAL BANK representative.

MERCHANT CAPTURE

Merchant Capture is an innovative and convenient solution that allows you to make daily or routine non cash deposits without ever leaving your place of business! This is done by scanning a check and transmitting the image through a secure network to the bank.