You have to understand business to help other businesses with their business.

# WE DO THAT\*

#### Check out these extras:

- Business Online Banking
- Remote Deposit Capture
- E-Statements
- Credit Cards
- Debit Cards
- Merchant Processing Services
- ACH Payroll for Employees
- Commercial Loans
- Working Capital Loans
- Equipment Loans
- Real Estate Loans
- Revolving Lines of Credit
- SBA Loans
- Letters of Credit



Toll Free: (888) 852-3191 Fax: (920) 583-8419

BristolMorganBank.com

#### **OAKFIELD - Main Office**

103 South Main Street P.O. Box 128 Oakfield, WI 53065

#### **BRANDON**

600 Clark Street P.O. Box 278 Brandon, WI 53919

#### **VAN DYNE**

N9512 Van Dyne Road P.O. Box 128 Van Dyne, WI 54979

#### **FOND DU LAC**

171 South Pioneer Road P.O. Box 148 Fond du Lac, WI 54935





## BUSINESS

## HAVE A : NICE: BANKING DAY\*

Sounds like a paradox, a contradiction, and great business idea.









## **Business Accounts**

<b>morgan</b> B A N K	Small Business Checking	Business Checking Analysis Account \$10/mo analysis charge	Business <sup>9</sup> NOW	Business Money Market Savings	Business Savings
GETS INTEREST	NO	NO but, earnings credit can reduce or eliminate fees¹	YES <sup>2,3,4</sup> credited monthly	YES <sup>2,4</sup> credited quarterly	YES <sup>2</sup> credited quarterly
<b>OPEN</b> WITH	\$250	\$500	\$500	\$500	\$100
MINIMUM BALANCE	\$250 balance (or higher) avoids a \$10 service charge <sup>5</sup>	\$100°	\$500 balance (or higher) avoids a \$10 service charge <sup>5</sup>	\$500 balance (or higher) avoids a \$10 service charge <sup>5</sup>	\$100 balance (or higher) avoids a \$5 service charge <sup>5</sup>
TRANSACTION <b>DETAILS</b>	150 FREE <sup>8</sup> credits/debits per month  25¢ for each credit/debit over 150	<b>15¢</b> 8 per debit/credit	NONE	6 or fewer withdrawals per month avoids a \$2 service charge <sup>7</sup>	<6 6 or fewer withdrawals per month avoids a \$2 service charge <sup>7</sup>

We believe life is too precious to be distracted by a bank. Focus on what grows your business. We'll be here when you need us.

Now that's Nice Business Banking.

#### **TIERED ACCOUNTS**

**ACCOUNT TIERS** \$0-\$499.99 \$500-\$2,500 \$2,500.01-\$20,000 \$20,000.01-\$100,000 \$100,000.01+

for the period. The investable balance is the average daily balance reduced by 10%. Excess earnings credit does not carry forward.

<sup>1</sup> Earnings credit will be calculated by applying the periodic earnings credit rate to the average daily investable balance in the account







day. Your interest rate and APY may change. We may change the interest rate on your account at any time.

 $<sup>^{\</sup>rm 4}$  \$500 is the minimum balance to obtain APY.

parties. A service charge of \$2.00 will be charged for each debit transition in excess of six.

<sup>&</sup>lt;sup>8</sup> Assessed on credit and debit items during a month, including deposited items.

<sup>&</sup>lt;sup>9</sup> Eligibility for Business Now Account:

Municipalities

Sole proprietors

<sup>&</sup>lt;sup>2</sup> The daily balance method is used to calculate interest. This method applies a daily periodic rate to the principal in the account each

<sup>&</sup>lt;sup>3</sup> If the account is closed before interest is credited, the accrued interest is not paid.

<sup>&</sup>lt;sup>5</sup> Monthly service charge if account falls below the minimum any day of the cycle.

 $<sup>^{6}</sup>$  No earnings credit will be earned if the average daily balance for the period is less than \$100.

<sup>&</sup>lt;sup>7</sup> Transfers and withdrawals are limited to six per calendar month with no transfers by check, draft, debit card, or similar order to third

<sup>·</sup> Non-profit organzations

<sup>·</sup> Individuals doing business under a trade name