

BUSINESS ACCOUNTS

At Home State Bank, we take the time to understand your business and provide you with products and services that fit your needs. We work with small to large companies and offer plans that change when your needs change.

BUSINESS BASIC For Sole Proprietors and Individual DBA Accounts

Min. Balance to Open	\$100.00
Service Charge	N/A
Free Items* Per Month	25
Item Fee (after free items)	50 cents per item
eStatements	Complimentary
Paper Statements	\$5.00 per month

BUSINESS NON-PROFIT

Min. Balance to Open	\$100.00
Service Charge	N/A
Free Items* Per Month	N/A
Item Fee (after free items)	N/A

*Items include checks written and deposited. All electronic items are complementary.

BUSINESS SILVER

Min. Balance to Open	\$100.00
Service Charge	\$10.00
Service Charge Waived if	Daily balance \$1,000 or greater
Free Items* Per Month	100
Item Fee (after free items)	30 cents per item
Interest**	Variable Tiered Rate
eStatements	Complimentary
Paper Statements	\$5.00 per month

BUSINESS GOLD

Min. Balance to Open	\$100.00
Service Charge	\$15.00
Service Charge Waived if	Average monthly balance \$10,000 or greater
Free Items* Per Month	300
Item Fee (after free items)	25 cents per item
Interest**	Variable Tiered Rate
eStatements	Complimentary
Paper Statements	\$5.00 per month

BUSINESS PLATINUM

Min. Balance to Open	\$5,000.00
Service Charge	\$20.00
Service Charge Waived if	Average monthly balance \$40,000 or greater
Free Items* Per Month	Unlimited
Interest**	Variable Tiered Rate
eStatements	Complimentary
Paper Statements	\$5.00 per month

*Items include checks written and deposited. All electronic items are complementary.

** Interest available to Non-Profit organizations, State and Local Government, Sole Proprietor and Individual DBA accounts.

BUSINESS PRODUCTS AND SERVICES

E-BUSINESS Online Banking

E-Business allows your business to :

- Set Employee Authorization Levels
- View Accounts and Check Images Anytime
- Make Internal Money Transfers
- Initiate Stop Payments
- Initiate ACH Credit and Debit Files Including Payroll Files for Direct Deposit
- Business Bill Pay
- Business Estatements
- Remote Deposit Capture

MERCHANT SERVICES

Home State Bank partners with Clear Pay®, a leader in payment processing solutions, to provide your business with eCommerce capabilities to accept Visa®, MasterCard®, Discover®, and American Express® payments.

CASH MANAGEMENT

Home State Bank would like to help your business succeed in every way possible. That's why we offer Cash Management Services that'll get your money working on your behalf to give you a financial advantage including:

- Accounts Receivable Financing
- Automatic Payment
- Business Debit Cards
- Line of Credit for Overdraft Protection
- Locked Bank Bags
- Sweep Repurchase Accounts
- Visa® Credit Card Business Applications