

WE'RE IN YOUR COMMUNITY!

**Danville - Harrodsburg - Stanford - Lancaster
Liberty - Perryville - Junction City - Burgin
Middleburg**

Business Loans

With great rates and flexible terms, our loans are designed with your business needs in mind. Financing your goals has never been so easy.

Business Credit Card

Carry an on-the-go credit line in your pocket with a Farmers National Bank Business Credit Card. It's the card designed specifically for businesses. Plus, receive rebates on eligible purchases with our Mastercard® Easy Savings Plan for businesses.

Cash Management

Pay employees with direct deposit, collect monthly dues from members, make tax payments online, and much more! Let us put our experience and tools to work for you so you can get the most out of every dollar.

Remote Deposit Capture

Scan digital images of checks into a computer and then transmit them electronically to the bank for deposit – all right from your office!

Merchant Services

We make credit and debit card processing and check verification quick and secure. It's better for you and your customers.

**Call – (866) 888-0220
Click – www.fnbky.com
Stop by – your nearest branch**

To assist in opening your new account, we may request the following:
(in addition to at least ONE valid government issued photo identification)

Sole Proprietor
SSN or EIN of Owner

Limited Liability Company (LLC)
TIN/EIN of LLC
State of Kentucky verification
Articles of Organization

Partnership
TIN/EIN of Partnership AND
ONE of the following:

- Assumed Name Certificate
- Partnership Agreement
- Business license
- Current tax return (if not used for EIN verification)

Not-For-Profit Organization
EIN of Organization
Meeting minutes identifying authorized signers

Corporation
EIN of Corporation
Evidence of good standing with the state

Assumed Name Certificates may also be requested.

The following information is needed for Beneficial Owners. Beneficial Owners are individuals who directly or indirectly own 25% or more of the legal entity and/or the individual who has significant responsibility for managing the legal entity:

Name
Physical Address
Date of Birth
Social Security Number
Valid Government Issued ID

Business Checking



Welcome!

Every new business checking account includes:

- FREE Business Debit Card
- FREE Online Banking
- FREE Bill Pay
- FREE Mobile Banking and Mobile Deposit
- FREE eStatements with online check images
- FREE Thank You Gift
- Buy back of your unused checks and debit cards from another financial institution*
- FREE Merchant Services Review

Will your business have more than 1,000 items each month?

YES

One of our Branch Managers will be happy to customize an account to fit your financial needs.

NO

Will you always keep more than \$2,500 in your business checking account?

YES

Business Interest Checking¹

An interest-bearing account with a low minimum balance!

- 1,000 FREE monthly transaction items
- Competitive interest
- Only \$2,500 minimum balance to avoid a low monthly fee of \$7
- Up to \$10,000 currency deposited per month FREE

NO

Business Free & Easy Checking²

Perfect for most businesses!

- 1,000 FREE monthly transaction items
- No minimum balance
- No monthly service charge
- Up to \$10,000 currency deposited per month FREE

Save time and money with these great products and services:

☐ **Savings Plans**

Will you always keep more than \$2,500 in your business savings account?

YES

→ Business Money Market Account

NO

→ Traditional Savings Account

- ◇ FREE Business Debit Card
- ◇ FREE Online Banking
- ◇ FREE Bill Pay
- ◇ FREE Mobile Banking and Mobile Deposit
- ◇ FREE eStatements
- ◇ FREE Merchant Services Review
- ◇ FREE Personal Checking

*Up to \$10 for checks and debit cards from another financial institution given at the time the checks/debit cards are presented.

Other fees such as non-sufficient funds, overdraft fee, etc. may apply. See fee schedule for details. Minimum opening deposit is only \$50. Ask us for details. Bank rules and regulations apply. Transaction items include all debits and credits.

¹ If the Business Interest account exceeds 1,000 free monthly transactions, the account may be converted to another checking product.

² If the Business Free & Easy account exceeds \$10,000 in monthly coin and currency deposits, the account may be converted to another checking product.

Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening.