

## BUSINESS DEBIT CARDS

Looking for a convenient way to access your business accounts, whether it's to pay for supplies, client dinners or travel expenses?

We offer Mastercard® Business Debit Cards — more convenient than writing a check, and welcomed anywhere Mastercard® is accepted.

## MONEYPASS ATMs

There are so many better ways to spend your money — as hard as you work for your money, you shouldn't have to throw it away on surcharge fees! That's why First Resource Bank offers access to thousands of **surcharge-free** ATMs across the nation.

Just search on [moneypass.com](http://moneypass.com) or use the MoneyPass mobile app to find ATM locations when you're on the go.



## LOCATIONS & HOURS

### Lino Lakes, Minnesota

7449 Village Drive  
651-785-9320

#### Lobby Hours:

9:00 AM—5:00 PM, Monday—Friday

#### Drive-up Hours:

8:00 AM—5:00 PM, Monday—Friday

24-Hour drive-up ATM  
(cash out only)

### Minneapolis, MN

811 S. Washington Ave S, Suite 104  
612-339-5455

#### Lobby Hours:

8:30 AM—4:30 PM, Monday—Friday

### St Croix Falls, Wisconsin

2206 Glacier Drive  
715-483-5016

#### Lobby Hours:

9:00 AM—5:00 PM, Monday—Friday

#### Drive-up Hours:

8:00 AM—5:00 PM, Monday—Friday

8:00 AM—Noon, Saturday

24-Hour drive-up ATM  
(cash out only)

### Stillwater, Minnesota

1946 Washington Ave S  
651-351-1200

#### Lobby Hours:

9:00 AM—5:00 PM, Monday—Friday

#### Drive-up Hours:

8:00 AM—5:00 PM, Monday—Friday

[www.myfrbank.com](http://www.myfrbank.com)

# FIRST RESOURCE BANK

## BUSINESS SERVICES



Revised 8/25/2021

MEMBER  
FDIC

## CHECKING ACCOUNTS

### Business Checking

- Standard account for businesses that run a significant number of transactions or carry substantial balances
- No minimum balance requirement
- Service charge of \$10 per month
- \$100 required opening deposit
- Per item charges: debits: \$.15; deposits: \$.15; electronic items: \$.15
- Deposit item charges, each: on us \$.06; transit \$.08
- Earnings credit is applied to offset service charges; sole proprietors may elect to earn interest in lieu of earnings credit
- Debit Card
- Business Online Banking and Bill Pay
- Cash Management Services available at additional cost

### Small Business Checking

- An alternative for businesses that run fewer transactions
- \$1,500 minimum balance or \$3,000 average daily balance; \$6 monthly fee if balance requirement is not met
- \$100 required opening deposit
- First 100 deposited items each month are free, each additional deposit item is charged as follows: on us \$.06; transit \$.10
- First 50 debits each month are free, each additional debit is \$.25 each
- Debit Card
- Business Online Banking and Bill Pay
- Cash Management services available at additional cost

### Basic Business Checking

- An option for those businesses just getting started that have a limited number of transactions
- \$500 minimum balance to avoid service fee; \$6 monthly fee if balance requirement is not met
- \$100 required opening deposit
- First 50 deposited items each month are free, each additional deposited item is charged as follows: on us \$.06; transit \$.10;
- First 25 debits each month are free, additional debits are \$.25 each
- Debit Card
- Business Online Banking and Bill Pay
- Cash Management Services available at additional cost

### Community Checking

- A special checking account for community groups or non-profit organizations
  - No monthly fee
  - No minimum balance requirement
  - \$25 required opening deposit
  - First 50 deposited items each month are free, each additional deposited item charged as follows: on us \$.06; transit \$.10;
  - First 25 debits each month are free, additional debits are \$.25 each
  - Debit Card
  - Business Online Banking and Bill Pay
  - Cash Management Services available at additional cost
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## SAVINGS ACCOUNTS

### FRB Savings

- \$100 required opening deposit
- \$2 monthly fee if balance falls below minimum balance of \$100
- Debits exceeding 6 per statement cycle will be charged \$.50 per debit item
- Interest earned when balance is over \$10

### FRB Money Market / Money Market Plus

- \$100 required opening deposit
- \$10 monthly fee if balance falls below minimum daily balance of \$1,000
- Debits exceeding 6 per statement cycle will be charged \$1.00 per debit item
- Money Market interest rate paid if minimum balance is maintained; savings rate if balance drops below minimum

### Certificates of Deposit

- \$500 required opening deposit
- Available for terms of 3 to 60 months
- Substantial penalty for early withdrawal
- IRA certificates available

## BUSINESS LOANS

At First Resource Bank our goal is to help your business grow. We will work with you in tailoring financing that is flexible and creative to meet your unique financing needs.

### Types of Loans:

- Working capital
- Equipment or vehicle financing
- Real estate mortgages for commercial properties and investment properties
- Letters of credit
- Building acquisition or refinance
- Revolving credit lines

### SBA Programs

Small Business Administration (SBA) guaranteed loan programs help with a full range of small business needs for any industry.

*All loans are subject to credit approval, acceptable collateral, and available equity.*

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## BUSINESS SERVICES

- Cash Management
  - Business Online Banking & Bill Pay
  - DeskTeller Remote Deposit
  - ACH origination
  - Positive Pay
- Business Visa® Credit Cards
- Merchant Card Processing
- 24-Hour Banking: **800-219-6967**

Contact your local branch or visit [www.myfrbank.com](http://www.myfrbank.com) for more information!