

BUSINESS CHECKING OPTIONS

BUSINESS SAVINGS OPTIONS

EVEN MORE BENEFITS

Take your business to the next level

Upgrade Your Account

eBusiness Manager

Full online account management capabilities with industry security standards, accessible 24/7. Manage ACH vendor and employee payments, electronic customer invoicing, account reconciliation with Positive Pay, wire transfers, and electronic tax payments.

eCapture

Save time and effort while conveniently making electronic deposits from your home and office.

Cash Investment Manager

Maximize idle cash with sweep investment into a Cash Investment Account, automate credit line management, and maintain Zero Balance Accounts.

Merchant Services

Accept virtually every payment option from your customers, in person or online, including credit, debit, EBT, gift cards, and ACH. We offer Telecheck Electronic Check Acceptance for those who prefer to pay by check.

Business Cards

Offers the payment flexibility to separate business from personal expenses, control purchases, access free spending reports and the purchasing power and rewards to manage your business. All with the security that comes with Visa Business credit cards.

FSB@Work

Enhance your employee benefit package by offering FSB@Work, a unique checking account with special rewards and services.



Business Accounts

Business First

Business Interest

Business Plus

Business Savings

Business MMA

Description	Low-cost account for small businesses and non-profits with limited activity.	Low-cost interest-earning account for any business with limited activity.	Competitively priced account for businesses with moderate activity.
Earns Interest		✓	
Minimum Balance		\$5,000 daily or \$8,000 monthly average	\$5,000 average balance or \$10,000 daily ledger balance in a related Business Savings or Money Market account
Maintenance Fee		\$12	\$15
Transaction Limits¹	175 per month and less than \$5,000 cash deposited or 250 per month with merchant services relationship maintained	175 per month and less than \$5,000 cash deposited or 250 per month with merchant services relationship maintained	425 per month and less than \$10,000 cash deposited or 500 per month with merchant services relationship maintained
Charge For Transactions Past Limit	\$.40 per debit, credits, and items deposited	\$.40 per debit, credits, and items deposited	\$.40 per debit, credits, and items deposited
eStatements	✓	✓	✓
Additional Features			<ul style="list-style-type: none"> ✓ \$75 off first order of standard business checks⁴ and ✓ Free 3x5 Safe Deposit Box (or discount on larger box),⁵ or ✓ Free supply of 50 disposable night deposit bags

Best for longer term saving needs with limited activity.	Best for savings with check writing privileges.
Earns Interest	
Yes, Tiered	Yes, Tiered
Minimum Balance to Open	
\$1,000	\$500
Maintenance Fee	
\$10	\$15
Waiver	
Balance of \$1,000 waives monthly maintenance fee	Balance of \$2,500 waives monthly maintenance fee
Withdrawal & Transfer limits	
1 ²	6 ³
Charge for Additional Withdrawal & Transfers	
\$10	\$15

Additional Benefits

Business Online Banking with Bill Pay

This powerful online banking service allows you to view accounts online, make transfers, set alerts, pay your bills, and more.

eBusiness Mobile Banking⁶

Access First South's mobile banking solutions on the go using any internet-enabled tablet or smartphone.

Business Debit Card

Accepted at millions of places worldwide, it's perfect for taking care of business anywhere.



Business Interest, Business Plus and Business Analysis customers are eligible for a maintenance fee waived myLife personal checking account!

Business Analysis

A cost-effective account for high activity businesses. This option has no monthly fees, no transaction costs, and no minimum balance. Instead, each of your business' transactions are billed according to a schedule of fees, with credits then applied to the total based on the balance in your account.

¹ Transactions include debits, credits, and items deposited.

² Make up to one (1) transfer or withdrawal by check or debit per cycle.

³ Make up to six (6) transactions per cycle. \$15 charge for debits over six (6).

⁴ For eligible businesses only. \$75 maximum value.

⁵ Subject To Availability

⁶ Your mobile carrier's text messaging and web access charges may apply