

# BUSINESS BANKING PRODUCTS & SERVICES

Free ATM—Wherever, whenever, worldwide • Free Internet Banking

## FREE BUSINESS CHECKING

- Free Internet Banking
- Free VISA® Check Card with UChoose Rewards®
- Free ATM—Wherever, whenever, worldwide
- Free Processed Items up to 300 (\$.25 each thereafter)
- No Monthly Balance Required†
- Electronic Statement

## BUSINESS INTEREST CHECKING

- Free Internet Banking
- Free VISA® Check Card with UChoose Rewards®
- Free ATM—Wherever, whenever, worldwide
- Free Processed Items up to 200 (\$.25 each thereafter)
- Tiered Variable Interest Rate Structure Based on Collected Balance:
  - \$2,500.00 – \$4,999.99
  - \$5,000.00 and up
- Monthly Fee Waived with:
  - \$2,500 Minimum Daily Balance‡, or
  - \$5,000 Average Daily Balance

## NON-PROFIT CHECKING

- Free Internet Banking
- Free VISA® Check Card with UChoose Rewards®
- Free ATM—Wherever, whenever, worldwide
- Free Processed Items up to 200 (\$.20 each thereafter)
- No Monthly Balance Required†

## COMMERCIAL ANALYSIS CHECKING

- Monthly Activity Analysis†
- Earnings Rate Credit Offsets Fees†
- Target Balance Sweep

## BUSINESS MONEY MARKET

- Free Internet Banking
- Tiered Variable Interest Rate Structure Based on Collected Balance:
  - \$2,500.00 – \$9,999.99
  - \$10,000.00 – \$24,999.99
  - \$25,000.00 – \$49,999.99
  - \$50,000.00 – \$99,999.99
  - \$100,000.00 and up
- Monthly Fee Waived with:
  - \$2,500 Minimum Daily Balance,‡† or
  - \$5,000 Average Daily Balance
- Transaction Restrictions Apply†

## PREMIUM II BUSINESS MONEY MARKET

- Free Internet Banking
- Tiered Variable Premium Interest Rate Structure Based on Collected Balance:
  - \$0.00 – \$99,999.99
  - \$100,000.00 – \$249,999.99
  - \$250,000.00 – \$499,999.99
  - \$500,000.00 – \$999,999.99
  - \$1,000,000.00 and up
- Monthly Fee Waived with:
  - \$100,000 Min. Daily Balance,‡‡† or
  - \$250,000 Average Daily Balance
- Transaction Restrictions Apply†

## COMMERCIAL LOANS

- Commercial Real Estate
- Commercial Line of Credit
- Association Loans
- Investment Loans

## BUSINESS DEPOSIT SERVICES

- Online Cash Manager  
*Real-time balances at your fingertips*
- ACH Origination  
*Payroll, vendor payments and transfers*
- SMARTDeposit (Remote Deposit Capture)  
*Process deposits from your office*
- Online Wire Transfers
- Sweeps—ZBA, Money Market and LOC

## ADDITIONAL PRODUCTS & SERVICES:

- Escrow Management Accounts
- IOTA Accounts
- 1031 Exchange Accounts
- CDARS
- Merchant Services
- Business Credit Cards
- Combined Monthly Statements
- Electronic or Paper Image Statements
- Online Image Services
- Reconciliation Export
- Wire Transfer Services
- Safe Deposit Boxes
- Business VISA® Check Card with UChoose Rewards®
  - Earns 1 Point for Every \$2.00 with signature purchase
  - Earn Additional Points at Participating Retailers

† Contact bank for details

‡ \$100.00 minimum deposit to open

‡‡ \$2500.00 minimum deposit to open

‡‡‡ \$100,000.00 minimum deposit to open



Your wherever, whenever community bank.

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

Cattlemen Road Office: 941.342.5000  
5850 Fruitville Road | Sarasota, FL 34232

Downtown Office: 941.366.7100  
333 North Orange Avenue | Sarasota, FL 34236

Lakewood Ranch Office: 941.361.1900  
6145 Exchange Way | Bradenton, FL 34202

