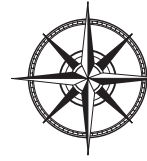


Business Banking



**GLENWOOD
STATE BANK**
www.glenwoodstate.com

Business Checking

BUSINESS CHECKING

Enjoy the following features and services with our business accounts:

- Free Online Banking
- Monthly imaged statements
- eStatements
- No minimum balance requirements
- No FDIC assessment charges
- No "less reserves" fees
- Use of deposit bags (zipper or lock style)
- Visa Debit Card
- Direct Deposit
- Night Depository (all branches)
- 24-Hour Phone Banking
- Competitive earnings rate to offset monthly fees associated with this account*

BUSINESS CHECKING WITH INTEREST (for qualified customers)

Enjoy all of the Business Checking features plus:

- Earn competitive interest rate
- Interest compounded and credited monthly

Fees* associated with Business Checking and Business Checking with Interest includes:

- \$0.05 per check deposited
- \$0.15 per debited item
- \$0.30 per credited item
- \$5.00 monthly service charge

*Fees may be offset based on your average monthly collected balance and your potential monthly earnings credit.

Business Savings

BUSINESS SAVINGS

- \$5.00 minimum opening deposit required
- Interest compounded daily and credited quarterly*
- Statements issued quarterly

MONEY MARKET SAVINGS

- \$2,500.00 minimum opening deposit required
- \$2,500.00 minimum daily balance to maintain Money Market rates*
- Interest paid on collected balance and compounded monthly
- Higher interest rates paid for balances over \$10,000, \$50,000, \$100,000, and \$200,000

CERTIFICATES OF DEPOSIT (CD)

- \$500.00 minimum opening deposit required
- Time deposits with terms from 7 days to 5 years
- Tiered interest rates available based on total deposits or balances over \$10,000, \$25,000, and \$50,000
- Interest compounded quarterly
- Penalty imposed for early withdrawal

*Rates are subject to change at any time.

Business Loans

TYPES OF LOANS

- Commercial Loans
- Lines of Credit
- Small Business Loans
- Equipment Loans
- Bridge Loans
- Construction Loans
- SBA Loans 7(a) & 504
- Operating Loans
- Letters of Credit
- Real Estate Loans

Other Products & Services

DIRECT DEPOSIT

Direct Deposit simplifies payday for you and your employees. Glenwood State Bank Direct Deposit service automatically deposits paychecks into your employees' accounts, saving everyone time and money.

REMOTE DEPOSIT CAPTURE

Remote Deposit Capture (RDC) enables you to make deposits electronically from your place of business. All you need is a PC with Internet access and a check scanner, which we provide. The scanner captures your check images and creates a file that is placed on a secure website server. Our staff imports your file into our systems and your deposit is placed in your account within minutes.

CASH MANAGEMENT

Cash Management is an Internet-based product that allows customers to create ACH transactions and wire transfers, and allows their designated employees or others to transact business on their behalf. Some examples of ACH transactions that can occur are for purposes of payroll, collecting payments from customers, and making payments to vendors.

MERCHANT CARD PROCESSING

Merchant Card Processing allows customers to accept Visa, MasterCard, and Discover credit and debit cards from their customers for payment of goods and services. Glenwood State Bank offers various ways to accept credit cards, from PIN pad terminals to Internet-based services.

VISA FOR BUSINESS

Glenwood State Bank offers Business Visa credit cards for the purchase of goods or services. We also offer additional benefits and rewards when you use your Business Visa credit card; including travel rewards, member discounts and gift cards, and merchandise.

ADVANTAGE BANKING (Employee Benefit)

Glenwood State Bank's Advantage Banking program allows you to offer an additional benefit to your employees, with no cost or use of resources. Advantage Banking is a comprehensive financial services package with special offers on banking, real estate, and insurance services.

HEALTH SAVINGS ACCOUNT (HSA)

A Health Savings Account (HSA) is a tax-exempt trust or custodial account, established exclusively for the purpose of paying qualified medical expenses for the account beneficiary. A HSA works like a regular checking account and you can use a check or debit card to pay for qualified medical expenses. The funds in the account continue to grow tax free, year after year.