# **Business Banking**

Tailored solutions for your growing business



## FREE Online Banking and FREE Mobile Banking\* are included with your Business Account!

### **BUSINESS LOANS**

- Business Acquisition
- Business Credit Card
- Cattle & Crop
- Commercial Construction
- Commercial Real Estate
- Energy Lending
- Equipment
- Farm & Ranch
- Lines of Credit
- Small Business Loans (SBA)
- Working Capital

### TREASURY MANAGEMENT

- ACH / Wires
- Bill Pay
- Business Credit Cards
- Credit Card Merchant Processing
- Lockbox
- Positive Pay & Account Reconciliation
- Remote Deposit Capture

### **CERTIFICATES OF DEPOSIT**

- Fixed rates
- Multiple term options

### **SMALL BUSINESS CHECKING**

Perfect for a start-up, small business or sole proprietor.

### **SMALL BUSINESS CHECKING** WITH INTEREST

For small businesses with higher balances who want to earn interest.

### **BUSINESS ANALYSIS CHECKING**

For large commercial businesses.

### **BUSINESS ANALYSIS CHECKING** WITH INTEREST

The higher-balance, high-activity account that helps you earn more.

### **BUSINESS MONEY MARKET**

Minimal access, maximum earnings.

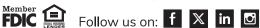
### **BUSINESS PREMIER MONEY MARKET**

Higher balance, more earnings.

### **BUSINESS SAVINGS**

Our classic business savings account.

\*Wireless provider fees may apply. Loans are subject to credit approval. Restrictions apply. This ad is not a commitment to lend.



prosperitybankusa.com







1 We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. Interest will be compounded and credited to the account monthly. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. If you close your account before the interest is credited, you will receive the accrued interest. For the deposit of non-cash items, interest begins to accrue no later than the business day we receive credit for the item.

2 We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. Interest will be compounded daily and credited to the account quarterly. The interest rate and annual percentage rate may change. At our discretion, we may change the interest rate on the account. If you close your account before the interest is credited, you will not receive the accrued interest. For the deposit of non-cash items, interest begins to accrue no later than the business day we receive credit for the item.

3 Interest rate tiers apply to this account: Tier 1: \$0 - \$5,000 Tier 2: \$5,000.01 - \$250,000 Tier 3: \$250,000.01 - \$1,000,000 Tier 4: \$1,000,000.01 and over.

4 Interest rate tiers apply to this account: Tier 1: \$0 - \$9,999.99 Tier 2: \$10,000 - \$24,999.99 Tier 3: \$25,000 - \$49,999.99 Tier 4: \$50,000 - \$99,999.99 Tier 5:

\$100,000 - \$249,999.99 Tier 6: \$250,000 - \$999,999.99 Tier 7: \$1,000,000 and over.

# Business Banking

<sup>a</sup> Per item fees may be charged but can be offset by an earnings credit. b \$0.50 per Bill Pay transaction after 10. C Avoid the monthly maintenance fee by maintaining the minimum required balance.	Monthly Activity Fees	Imaged Check Statements	Bill Pay	Monthly Maintenance Fee	Interest Bearing	Minimum Balance	Minimum to Open	FEATURES	Checking, Money Market Accounts & Savings Accounts
	\$0.40 per item over 200	<	First 10 Transactions <sup>b</sup> FREE	\$10°	I	\$3,500 or \$25,000 deposit relationship balance	\$200		Small Business Checking
	\$0.40 per item over 200	<	First 10 Transactions <sup>b</sup> FREE	\$15°	Yes	\$6,000 or \$25,000 deposit relationship balance	\$500		Small Business Checking with Interest <sup>1</sup>
	Per item fees	<	\$5.95 (an item fee of \$.35 for each check in excess of 35 per month applies)	\$20	I	ı	\$200		Business Analysis Checking
	Per item fees	<	\$5.95 (an item fee of \$.35 for each check in excess of 35 per month applies)	\$20	Yes	ı	\$5,000		Business Analysis Checking with Interest <sup>13</sup>
	6 Debits Per Statement Cycle, \$15 each additional debit transaction	<	I	\$10°	Yes	\$2,500	\$2,500		Business Money Market <sup>1</sup>
	6 Debits Per Statement Cycle, \$15 each additional debit transaction	<	I	\$20°	Yes	\$10,000	\$25,000		Business Premier Money Market <sup>14</sup>
	3 Debits Per Month, \$2 each additional debit transaction	I	I	\$3°	Yes	\$200	\$200		Business Savings <sup>2</sup>

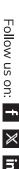
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\$100,000 - \$249,999.99 Tier 6: \$250,000 - \$999,999.99 Tier 7: \$1,000,000 and over.













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<sup>4</sup> Interest rate tiers apply to this account: Tier 1: \$0 - \$9,999.99 Tier 2: \$10,000 - \$24,999.99 Tier 3: \$25,000 - \$49,999.99 Tier 4: \$50,000 - \$99,999.99 Tier 5: 3 Interest rate tiers apply to this account: Tier 1: \$0 - \$5,000 Tier 2: \$5,000.01 - \$250,000 Tier 3: \$250,000.01 - \$1,000,000 Tier 4: \$1,000,000.01 and over.