



# Business Accounts & Services

Financial products and services to make your business shine.





## Business Deposit Products & Services

At CenterBank we have one focus and that's small business. We've created a full range of deposit products and credit products and services tailored to meet the challenges of running and building a small business.

You'll appreciate our state-of-the-art online banking services offering cash management and online bill pay services. For your convenience, we offer Remote Deposit Capture service which lets you deposit checks right from your desktop. Or, if you prefer, our courier service will come to your business to pick up your deposits.

From loans to checking and savings accounts you'll find our interest rates are very competitive in the market. We've even structured our deposit rates so that the more money you deposit with us, the better your rate.

## Checking & Savings Accounts

CenterBank's complete portfolio of business checking and savings accounts offer a wide range of benefits — including:

- Free Business Online Banking and free Bill Pay.
- Free Business E-statements and check image archiving.
- No 2 p.m. cut-off for deposits. Funds you deposit to your account will process the same day.
- Free courier service available for one scheduled pick-up per week.
- Convenient 24-hour account access through multiple channels, including CheckCard, ATM, online banking and telephone.
- VISA® CheckCard with no annual, monthly or transaction fees. Plus, we'll reimburse up to \$10 per month in ATM surcharges assessed when using other ATMs. Make withdrawals from any ATM in the STAR®, VISA® and PLUS® networks.
- Free notary service.
- Free official checks.
- Free transfers between CenterBank deposit accounts either by telephone, online banking or in person.
- Automatic savings plans available from any checking account to an interest bearing account.
- Combined statements are available for customers with multiple accounts.
- Free copying and local facsimile service.

Check out the following pages for additional benefits offered by specific accounts.

# Checking & Savings Accounts

## Business Basics Account

This free account is perfect for smaller businesses that don't require high volumes of deposit account activity and have less than 125 transactions per month.

- Minimum deposit to open is \$100.
- No monthly maintenance or transaction (items deposited and items paid) fees. Other fees may apply for specialized services such as wires, stop payments, coin and currency order, and cash handling.
- Free introductory order of checks with endorsement stamp.

## Business Wise Analysis Account

For businesses with high transaction volume, this account provides maximum value with the added benefit of an earnings credit to offset monthly fees.

- Minimum deposit to open is \$100.
- Free introductory order of checks with endorsement stamp.
- Unlimited check writing.
- Allows fees and charges to be offset by an earnings credit.
- The credit earned will be based on your current month's average positive collected balance less reserves maintained with the Federal Reserve at the average 90-day Treasury Bill discount rate. This earnings credit can be used to offset other fees that may apply.
- Allows a combination of business and personal deposit accounts (excluding CDs and interest bearing accounts) to offset fees. Your personal and business accounts remain separate but the balances work together to help you avoid fees.
- Monthly maintenance fee is only \$10.
- First 125 transactions are free. After 125, additional transactions are \$.13 each (includes items deposited and items paid). Other fees may apply for wires, coin and currency orders, cash handling, and stop payments.
- Fees may reduce earnings on account.

# Checking & Savings Accounts

## Business Interest Account

If you're a sole proprietor or manager of a non-profit organization or government entity, this account allows you to earn interest on your funds.

- Minimum deposit to open is \$100.
- Unlimited check writing.
- Allows fees and charges to be offset by an earnings credit.
- The credit earned will be based on your current month's average positive collected balance less reserves maintained with the Federal Reserve at the average 90-day Treasury Bill discount rate. This earnings credit can be used to offset any other fees that may apply.
- Allows a combination of business and personal deposit accounts (excluding CDs and other interest bearing accounts) to offset fees. Your personal and business accounts remain separate but the balances work together to help you avoid fees.
- First 125 transactions are free. After 125 transactions, additional transactions are \$.13 each (includes items deposited and items paid). Other fees may apply for wires, coin and currency orders, cash handling, and stop payments.
- Free introductory order of checks, deposit tickets and endorsement stamp.
- No minimum balance required for payment of interest.
- Pays interest monthly based on a tiered rate structure using the daily collected balance.
- Fees may reduce earnings on account.
- To obtain current rates, visit our website at [www.centerbankjax.com](http://www.centerbankjax.com).

# Checking & Savings Accounts



## MarketBest Investment Account

If you need a business account for short-term investments or higher balance funds, this account allows your money to go to work for you. Our flexible “sweep” feature allows you to move funds into your operating account weekly, helping you to maximize your earnings.

- Minimum deposit to open is \$1,000.
- No monthly charge if daily collected balance of \$1,000 is maintained. If below \$1000, only \$10 monthly maintenance fee charged.
- Pays interest monthly based on a tiered rate structure using the daily collected balance. To obtain current rates, visit our website at [www.centerbankjax.com](http://www.centerbankjax.com).
- Allows excess cash to be swept from operating accounts to this investment account.
- Saves time managing cash since the funds are swept automatically.
- Funds can be swept back to operating accounts on a weekly basis.
- You may make six transfers or checks from your account each statement cycle. For each additional transfer or check a \$5.00 excess transaction fee will apply.
- Due to the regulatory limit on transactions, CenterBank ATM card is limited to ATM withdrawals only.
- Fees may reduce earnings on account.

# Checking & Savings Accounts



## Business Savings Account

A traditional savings account with low minimum deposit requirements.

- Minimum deposit to open is \$100.
- No monthly maintenance charge if daily collected balance of \$250 is maintained for the quarter. If below, a \$5 quarterly service charge will be assessed.
- Pays interest quarterly based on a tiered rate structure using the daily collected balance. To obtain current rates, visit our website at [www.centerbankjax.com](http://www.centerbankjax.com).
- Includes a quarterly image statement.
- You may make six transfers or withdrawals from your account each quarter at no charge. For each additional withdrawal or transfer (excluding ATM transactions) a \$2 excessive withdrawal fee will apply.
- Due to the regulatory limit on transactions, CenterBank ATM card is limited to ATM withdrawals only.
- Fees may reduce earnings on account.

# Checking & Savings Accounts



## Certificates of Deposit

Fixed Rate Traditional CDs available in a range of maturities for investors who prefer the comfort of a fixed rate investment.

- Certificates are issued in amounts of \$500 or more.
- Flexible maturities are available ranging from 91 days to 60 months.
- Rates are tiered based on your initial opening balance.
- Rates are reviewed weekly and adjusted in response to market conditions. When market rates change, CenterBank rates change. For current rates visit our website at [www.centerbankjax.com](http://www.centerbankjax.com).
- Interest is compounded monthly and paid monthly. Interest may be deposited directly to your CenterBank account, added to the principal of the CD or paid by check.
- Up to \$250,000 are FDIC-insured. For more information about FDIC's general deposit insurance rules go to [www.fdic.gov](http://www.fdic.gov)
- Interest-earning grace period at maturity.
- For your convenience, all CenterBank CDs are automatically renewable.
- A penalty may be assessed for early withdrawal.



## Individual Retirement Account (IRA)

- Traditional and ROTH IRAs are available.
- Depending on the option you choose, a CenterBank IRA provides either tax-deferred or tax-free savings at competitive rates.
- Terms, rates and maturities are the same as Certificates of Deposit.
- To obtain current rates, visit our website at [www.centerbankjax.com](http://www.centerbankjax.com).

# Center*Rewards*

Center*Rewards* is a very special program created to thank business owners and principals for entrusting us with their substantial banking business. You will enjoy the benefits of Executive Personal Checking and other benefits such as free use of the Conference Center at the bank, free cash management services, online bill pay and much more. You can even pass along the rewards to your employees through our no-fee Associate Personal Checking Account.

To qualify for our Center*Rewards*, simply open and maintain any one of our four deposit-based business accounts or use any one of our business loan products.



## Center*Rewards* Executive Personal Checking Account

An interest-bearing personal checking account for business owners and principals. This account features exceptional benefits such as no monthly service charge, unlimited check writing and other exceptional benefits:

- Minimum deposit to open is \$100.
- Free statement notebook at account opening.
- Free wallet-style checks for the life of the account.
- Pays interest monthly based on a tiered rate structure using the daily collected balance. To obtain current rates, visit our website at [www.centerbankjax.com](http://www.centerbankjax.com).
- Free overdraft protection from a credit line. (Subject to credit approval.)
- Free CheckCard/ATM usage with reimbursement up to \$10 per month in CheckCard/ATM card surcharges.
- Free online banking.
- Free online bill pay
- Free courier service so you may include your personal deposit in your weekly business courier pick-up.
- Free access to personal financial management tools  
FinanceWorks™ powered by Quicken®

# Center*Rewards*



## Executive Money Market Checking

As a Center*Rewards* customer, you also qualify for our top interest-bearing money market account. You'll earn the same interest rate on your personal Executive Money Market Account as we offer to businesses on their MarketBest Investment Accounts.

- Minimum deposit to open is \$1,000.
- No monthly charge if daily collected balance of \$1,000 is maintained. If below, a \$10 monthly maintenance fee is charged.
- Pays compounded interest monthly based on a tiered rate structure using the daily collected balance.
- Free introductory order of checks.
- You may make six transfers or checks from your account each statement cycle. For each additional transfer or check a \$5.00 excess transaction fee will apply.

## CenterRewards



- CenterBank ATM card limited to ATM withdrawals only.
- Fees may reduce earnings on account.

### Associate Personal Checking

Here's a way for you to pass on the CenterBank rewards to your employees. Available to all employees of businesses that have a business banking relationship with CenterBank, this special account offers all kinds of special features and benefits:

- No minimum balance requirement or monthly service charge.
- Low minimum to open of \$100.
- Free introductory order of checks.
- Free statement notebook at account opening.
- Free CheckCard/ATM card usage. No annual, monthly or transaction fees with a CenterBank VISA® CheckCard.
- Reimbursement up to \$10 per month in CheckCard/ATM card surcharges. A CenterBank CheckCard or ATM card gives you access to thousands of ATMs anywhere in the world. Make withdrawals from any ATM in the STAR®, VISA® and PLUS® networks.
- Free online banking.
- Free online bill pay
- Free overdraft protection from a credit line. (Subject to credit approval.)
- Free access to personal financial management tools  
FinanceWorks™ powered by Quicken®

## *InCENTives*



As a small business owner, you can enjoy the same financial benefits and extra attention that big banks typically offer to large customers. We call it *InCENTives*, a special package of free services developed especially for our small business customers. This program is for both new and existing CenterBank customers. All you need to do is maintain a business checking or any business deposit account. It's that simple.

*InCENTives* features:

- Free Business Online Banking to handle almost all your banking right from your own office, online. Check balances, sweep funds between accounts, initiate wire transfers, pay loans and much more.
- Free online bill pay.
- Free courier service is available once a week. You don't have to leave your office to make a deposit because we'll send our courier service to you. Additional pick-ups may incur a minimal fee, which can be offset with account balances.
- Free CheckCard and ATM usage with reimbursement up to \$10 per month in CheckCard/ATM surcharges. A CenterBank business VISA® CheckCard gives you access to thousands of ATMs anywhere in the world. Make withdrawals from any ATM in the STAR®, VISA® and PLUS® networks.

## Other Services

### CenterBank ATM Cards

A CenterBank ATM card gives you access to cash from your checking or savings accounts anywhere in the world. Simply use any of the hundreds of thousands of ATM machines in the STAR<sup>®</sup>, VISA<sup>®</sup> and PLUS<sup>®</sup> networks. CenterBank will reimburse you up to \$10 per month for any surcharges that may be assessed.

- Deposits can be made using your ATM card at the CenterBank ATM located in the drive-thru of our Hendricks Avenue location in San Marco.
- You may withdraw up to \$300 per day through use of your CenterBank ATM card.
- You can use your CenterBank ATM card to pay for gas, groceries or other goods and services anywhere with STAR<sup>®</sup>, VISA<sup>®</sup>, or PLUS<sup>®</sup> networks.
- You may withdraw cash from your checking/savings/money market account(s).
- You may make deposits at the CenterBank branch ATM into your checking/savings/money market account(s).
- You may initiate transfers between:
  - Your checking and savings accounts.
  - Your checking and money market accounts.
  - Your savings and money market accounts.
- You may check the balance of your checking/savings/money market account(s).

### CenterBank VISA<sup>®</sup> CheckCards

Your CenterBank VISA<sup>®</sup> CheckCard can be used at any of the thousands of ATMs worldwide that are in the VISA<sup>®</sup>, PLUS<sup>®</sup> or STAR<sup>®</sup> networks.

- Free CheckCard/ATM usage. Plus we'll reimburse you up to \$10 per month in ATM surcharges assessed when using other ATMs.
- Funds are automatically debited from your checking account.
- You may withdraw up to \$300 per day through use of your CenterBank VISA<sup>®</sup> CheckCard.
- You can use your CenterBank VISA<sup>®</sup> CheckCard to pay for gas, groceries or other goods and services anywhere with STAR<sup>®</sup>, VISA<sup>®</sup>, or PLUS<sup>®</sup> networks.

## Business Credit Products & Services

CenterBank understands that small businesses need access to capital to run and grow their companies. As specialists in the credit needs of small business, we offer a full range of loans, lines of credit, credit cards and more.

At CenterBank we have more small business loan options than most other local banks to help you get qualified and get the money you need. Decisions are made locally so you'll get a quick response to your loan request. You can always count on CenterBank to offer very competitive rates in the market and low fees.



### VISA® Business Credit Card

With no annual fee, the CenterBank VISA® credit card is accepted wherever VISA® is accepted. Use it to make purchases for your business, for access to cash, for business travel, etc.

- Credit lines up to \$50,000.
- Convenient access to cash.
- Simplified record keeping.
- Individual employee limits to manage expenses.
- No annual fee.



### Easy Business Line

Fulfills your short-term credit needs, such as seasonal purchases or operating expenses.

- Loan amounts \$10,000 - \$50,000.
- Convenient access with credit line checks, online banking transfers or telephone transfers.
- Use as overdraft protection for your checking account.
- Convenient automatic payment option.
- Variable interest rate based on CenterBank's base rate.

## Business Credit Products & Services



### Business Equity Line

Provides growth or working capital for new or established businesses. Since it is secured by the equity in your home or owner-occupied commercial properties, the rates are often lower than other borrowing options.

- Loan amounts starting at \$10,000.
- Convenient access with credit line checks, online banking transfers or telephone transfers.
- Use as overdraft protection for your checking account.
- Convenient automatic payment option.
- Variable interest rate based on CenterBank's base rate.
- Up to 100% financing available to qualified borrowers.



### Revolving Line of Credit

For the short-term financing needs of your business, CenterBank provides your company with the flexible financing to meet your cash flow needs.

- Loan amounts starting at \$50,000.
- Use as overdraft protection for your checking account.
- Variable interest rate based on CenterBank's base rate.

## Business Credit Products & Services

### Commercial Business Term Loan

Open a CenterBank business term loan to purchase new or used equipment. At CenterBank we customize loans and terms to fit your needs. We offer both variable and fixed rate options, as well as variable rates with the option to convert to fixed rates should interest rates start to climb.

- Loan amounts starting at \$10,000.
- Fixed or variable interest rates available.
- Pre-approval so you know what you can afford going into a purchase.

### Business Owner-Occupied Mortgage

Helps you improve, expand, refinance or purchase owner-occupied commercial property.

- Loan amounts starting at \$50,000.
- Fixed rate or variable.
- First liens up to 20 years.
- Up to 85% financing available.

### Specialized Credit Services

- Accounts receivable financing.
- Letters of credit.

# SBA Lending

Small business is the backbone of the economy. That's why the U.S. Small Business Administration (SBA) provides government guarantees to banks like CenterBank to offer loans to small businesses. We're one of the top SBA lenders in Florida.

SBA Loans Are Available For:

- Purchasing or renovating real estate.
- Working capital.
- Inventory purchases.
- Fixed asset acquisition.

Other Key Advantages:

- Easier qualifying for small businesses.
- Loans in amounts of \$50,000-\$2,000,000.
- 90% financing available.
- Terms up to 20 years with no balloon payment.
- Lower monthly payments.

# Alternate Delivery Services



## Online Banking

CenterBank offers free personal and business online banking. These services allow you quick and easy access to your accounts. Get up-to-the-minute information from the convenience of your own computer, 24 hours a day. Check account balances, transfer funds from one account to another, make loan payments, pay your bills and much more. Our online banking service offers the highest level of security available today with 128-bit SSL data encryption by Verisign®, the leading provider of online security. CenterBank knows that effective cash management is essential to small business profitability. That's why we offer affordable cash management services to our business customers through Business Online Banking.



## Online Statements (E-Statements)

Online statements are exact facsimiles of traditional financial statements packaged and delivered to the customer securely via the Internet. CenterBank offers Business E-Statements and Consumer E-Statements.



## Remote Deposit Capture

Remote Deposit Capture is an innovative solution that allows businesses to make daily routine deposits without ever leaving their place of business. Remote Deposit Capture simplifies the deposit process.



## Courier Services

At CenterBank we bring banking to you. Free courier service is available to our business customers on a scheduled weekly basis. Our service will pick up your deposits from your place of business to make banking more convenient. Pick-ups are available Monday through Friday. Simply choose your day, let us know and we'll take care of the rest.

# Alternate Delivery Services



## Merchant Services

One of the best ways to increase sales is to increase the number of ways your customer can pay for products or services. Our merchant services afford you the flexibility to accept credit cards, debit cards, purchasing cards, commercial cards and checks.

- Services for all types of businesses.
- Rent or purchase equipment.
- Processing through terminals and personal computers, LAN systems and the Internet.



## Telephone Banking

Telephone banking makes it fast, easy and convenient for you to access accounts and get the help or information you need. Get answers to your questions from a Personal Banker at (904) 348-3100 or by calling our automated number at (904) 421-3700 for information 24 hours a day, seven days a week.

You may initiate transfers between:

- Checking and savings accounts.
- Checking and money market accounts.
- Savings and money market accounts.
- Checking and personal loans.
- Checking and business loans.

You may check the balance of:

- Checking, savings and money market accounts.
- Personal loans.
- Business loans.

# Fees & Charges

The following fees and charges may be assessed against your account:

Stop Payment .....	\$30.00
NSF Return Item Fee .....	\$35.00
Overdraft Fee .....	\$35.00
Overdraft Protection Transfer Fee .....	\$5.00
Deposit Item Returned .....	\$10.00
Wire Transfer Out Domestic .....	\$15.00
Wire Transfer In Domestic .....	\$10.00
International Wire Transfer Debit .....	\$40.00
Dormant Account Fee .....	\$10.00 per month
Coin .....	\$.05 per roll
Currency .....	\$.50 per strap
Loose Coin .....	5% of total
Levy .....	\$75.00
Garnishment .....	\$75.00 plus attorney fees
Research Time .....	\$20.00 per hour
Statement Copies .....	\$5.00
Replacement Debit/ATM cards .....	\$5.00

## Collection Item:

Domestic .....	\$15.00
Foreign .....	\$25.00

## Safe Deposit Box:

3x5 .....	\$25.00 per year
3x10 .....	\$45.00 per year
5x10 .....	\$65.00 per year
10x10 .....	\$100.00 per year

Check printing fees vary by the style of check ordered.

# Hours of Operation

## Lobby Banking Hours

Monday - Thursday 9 a.m. - 5 p.m.  
Friday 9 a.m. - 6 p.m.

## Drive-Thru Tellers

Monday - Thursday 8 a.m. - 5 p.m.  
Friday 8 a.m. - 6 p.m.



(904) 348-3100

(904)421-3700 (automated number)

Fax: (904) 421-3737

centerbankjax.com

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