We make it convenient.

Not enough time in the day? Here are a few ways North American Banking Company will make running your business a little easier:

- Simplify how you manage your business cash flow with our Online Banking Cash Management portal; view accounts, transfer funds, make and receive electronic payments, wire funds, pay bills and more.
- Remote Deposit — get quicker access to your money and increase efficiency with Remote Deposit. Scan check deposits from the comfort of your office — we'll show you how!
- Business ATM/Debit Card with FREE deposits and withdrawals at MoneyPass ATMs worldwide.

At North American Banking Company, we start with a fundamental premise:

You need a financial partner who will help you maximize your resources.

You have a lot on your mind — equipment needs, cash flow, expansion. Bottom line: you need financial solutions that will help your business grow and succeed and a banker who knows you and your business well enough to make a real difference.

Whether you are looking to buy or expand a business or just need something simple like cash management solutions that give you faster access to your funds, we're here to help. We take the time to really know and understand your business. Our goal is your financial success.

Let us give you a better banking experience.

ROSEVILLE
2230 Albert Street
Roseville, MN 55113
651.636.9654

MINNEAPOLIS
4999 France Ave S Suite 120
Minneapolis, MN 55410
612.455.1100

HASTINGS
1620 S Frontage Road
Hastings, MN 55033
651.480.6230

WOODBURY
9260 Hudson Road
Woodbury, MN 55125
651.714.6420

SHOREVIEW
435 Highway 96 West
Shoreview, MN 55126
651.766.4220

MAPLE GROVE
11821 Arbor Lakes Parkway
Maple Grove, MN 55369
763.334.5060

nabankco.com

EQUAL HOUSING LENDER Member FDIC

12/01/2022

Business Banking



North American Banking Company

Business Checking

BUSINESS BASICS

For the small business owner, we have the basics: a no-frills checking account that's economical and simple to use. Add the convenience of Online Banking and a Business ATM/Debit card, and you're ready for business.

- No minimum balance
- $8.00 monthly maintenance fee
- $.25 per check written over 25
- $.35 per deposit
- Free check safekeeping
- Free electronic statements
- Deposited item charges:
  $.14 on us/local items
  $.22 electronic debits and credits

BUSINESS ADVANTAGE*

As your business grows, you start to need a few more bells and whistles. With Business Advantage checking, you have unlimited check writing capabilities and less costly item charges due to volume.

- No minimum balance
- $17.00 monthly maintenance fee
- $.15 per check written
- $.35 per deposit
- Deposited item charges:
  $.12 on us/local items
  $.15 electronic debits and credits

BUSINESS CIVIC

At North American Banking Company, we're all about community. For our local community organizations, clubs and nonprofits, we have a special checking account, free of charge, if you meet the following requirements:

- No minimum balance
- No more than 10 checks written per statement cycle
- No more than 10 deposits per statement cycle

If you should exceed the above requirements during any statement cycle, a $25.00 maintenance fee will be assessed to your account.

*Your Business Advantage and Business Basics account will accrue an earnings credit based on available balances. Accrued earnings will be used to offset service fees. You will receive a detailed monthly statement. An interest option is available to Sole Proprietor and Nonprofit Organizations upon request.



Savings & CDs

As bankers, our goal is to help you maximize your resources and plan for the future of your business. With that in mind, we've developed three savings products to meet the needs of business owners at every level.

BUSINESS SAVINGS

- $500.00 minimum balance
- $5.00 fee below minimum
- Competitive tiered interest rates
- Six free withdrawals per month, $10.00 for each additional withdrawal

BUSINESS MONEY MARKET

- $20,000.00 average balance requirement
- $20.00 monthly maintenance fee when below minimum
- Competitive tiered interest rates
- 6 free withdrawals per month, $20.00 for each additional withdrawal

BUSINESS PREFERRED

- $50,000 minimum balance required in corresponding checking
- $25.00 maintenance fee added to checking if below minimum
- Competitive tiered interest rates

CERTIFICATES OF DEPOSIT

North American Banking Company offers certificates of deposit with maturities ranging from 3 months to 5 years and anywhere in between — you choose the term. Competitive interest rates and the added security of FDIC insurance make this a very attractive investment option.

SEP & SIMPLE retirement plans

Retirement plans are not only a benefit to your employees but also offer significant tax advantages for your company. Since no two companies are the same, many variables must be considered to choose the right retirement plan. Issues include compensation, age and number of employees, employee turnover, and the long-term goals of your company. A North American Banking Company Retirement Specialist can help you identify the factors that will affect your decision. Give us a call today. We can help.

Loans & Lines of Credit

When your business success hinges on a financing package, you want a strategic thinker and a decision maker. Our goal is to find a way to make it work. North American Banking Company is locally owned and operated, so the decision making takes place right here. That adds up to quicker response times and more flexibility for you. Applying for a business loan doesn't have to be stressful. In evaluating loan requests, we look at business assets, personal assets and credit history — but that's not all. We know that everything doesn't always look good on paper, so we set aside time to get to know you, your business and your goals for the future. Give us a call today. Together, we will find solutions.

WE OFFER THE FOLLOWING TYPES OF COMMERCIAL FINANCING:

- Commercial Real Estate
- Equipment Financing
- Equipment Leasing
- Operating Lines of Credit
- Letters of Credit
- SBA Loan Programs