



SMALL BUSINESS CHECKING

Business account for lower balances and predictable, lower level of transactions each month. Interest is not earned on this account. No transaction fee for the first 100 debit items per statement cycle; \$0.25 charge per transaction item thereafter. Monthly Service Fee \$10. No monthly service fee with an average² ledger balance of \$100. Minimum Opening Deposit \$100.

BUSINESS ANALYSIS CHECKING

Business account with earnings credit based on positive average² balance to offset the eligible monthly service and activity fees. Activity fees include: Checks/Debits Paid \$0.15 per item; Credits \$0.50 per item; Deposited Items \$0.10 per item. Additional activity fees may apply. Currency Supplied \$0.15 per hundred; Currency Deposited \$0.15 per hundred. Monthly Service Fee \$15. Excess earnings credits can reduce or eliminate monthly service fee and activity fees. Excess earnings credits are not paid to you and do not accumulate from one statement to another. Minimum Opening Deposit \$100.

BUSINESS INTEREST CHECKING

Business interest earning account for profit-based companies. No transaction fee for the first 100 items per statement cycle; \$0.40 charge per transaction item thereafter. Monthly Service Fee \$15. No monthly service fee with an average² ledger balance of \$1500. Minimum Opening Deposit \$100. Balance tier interest rate/APY on a minimum daily balance of \$5000.¹

Balance Tiers: \$5,000.00 - \$49,999.99
\$50,000.00 - \$99,999.99
\$100,000.00 - Over



IOLTA

Interest on Lawyers Trust Accounts (IOLTA) is a unique account for lawyers who receive funds that belong to a client that is separate from lawyer's own money. No minimum balance requirements and unlimited transaction items. Monthly Service Fee \$0. Minimum Opening Deposit \$100. Balance tier interest rate/APY on a minimum daily balance of \$1,000.¹

Balance Tiers: \$1,000.00 - Over

BASIC NON-PROFIT CHECKING

Business account for non-profits that do not have 501c designation (e.g., associations and clubs). Monthly Service Fee \$8. Minimum Opening Deposit \$100. Balance tier interest rate/APY starts with a minimum daily balance of \$1,000.¹

Balance Tiers: \$1,000.00 - \$4,999.99
\$5,000.00 - \$24,999.99
\$25,000 - Over

501c NON-PROFIT CHECKING

Business account for non-profits with 501c designation. Monthly Service Fee \$8. No monthly service fee for activity of less than 50 deposits and 150 debits. Minimum Opening Deposit \$1,000. Balance tier interest rate/APY on a minimum daily balance of \$1,000.¹

Balance Tier: \$1,000.00 - Over

BUSINESS MONEY MARKET

Business account for business clients that want to earn interest and have cash on hand and check writing ability. Unlimited withdrawals and transfers made in person, by messenger, by mail, or at an ATM. Up to 6 preauthorized withdrawals or electronic transfers per statement cycle; \$15 per each additional withdrawal. Monthly Service Fee \$15. No monthly service fee with an average² ledger balance of \$1,000. Minimum Opening Deposit \$1,000. Balance tier interest rate/APY starts with a minimum daily balance of \$1,000.¹

Balance Tiers: \$1,000.00 - \$4,999.99
\$5,000.00 - \$24,999.99
\$25,000.00 - \$49,999.99
\$50,000.00 - \$99,999.99
\$100,000.00 - Over

BUSINESS PRIVATE MONEY MARKET

Business account for business clients that want to earn premium interest for higher balance, have some cash on hand and check writing ability. Unlimited withdrawals and transfers made in person, by messenger, by mail, or at an ATM. Up to 6 preauthorized withdrawals or electronic transfers per statement cycle, \$15 per each additional withdrawal. Monthly Service Fee \$15. No monthly service fee with an average² ledger balance of \$1,000. Minimum Opening Deposit \$100,000. Balance tier interest rate/APY on a minimum daily balance of \$1,000.¹

Balance Tiers: \$1,000.00 - \$4,999.99
\$5,000.00 - \$99,999.99
\$100,000.00 - \$249,999.99
\$250,000.00 - \$499,999.99
\$500,000.00 - Over

BUSINESS PRODUCTS

BUSINESS SAVINGS

Business account for business clients that wants to save money and earn interest but have easy access to it should they need it. Unlimited withdrawals and transfers made in person, by messenger, by mail, or at an ATM. Up to 6 preauthorized withdrawals or electronic transfers per statement cycle; \$15 per each additional withdrawal. Monthly Service Fee \$5. No monthly service fee with an average² ledger balance of \$100. Minimum Opening Deposit \$100. Balance tier interest rate/APY on a minimum daily balance of \$100.¹

Balance Tiers: \$100 - Over

MERCHANT CARD PROCESSING

We offer the most up-to-date online payment processing solutions available, making it easier for you to receive debit & credit card payments through:

- Contactless payment capabilities
- Countertop terminals & mobile solutions
- Pass Through Pricing & Apple Pay™
- iPad POS
- EMV Enabled and magnetic strip terminals
- Consumer-facing PIN pad

Contact us for a Free Analysis / Complimentary Cost Comparison.

BUSINESS CREDIT CARDS

Get cash, travel, and other rewards using your Bank 34 credit card to pay for business expenses. We make it easy to choose the credit card that is right for you.

Our Business Visa® or Business MasterCard® is available in two options: Standard Card with no annual fee, or the Preferred Points Card.

CASH MANAGEMENT E-BANKING

Our Cash Management E-banking allows small businesses and larger commercial companies to transact with vendors, employees (e.g., payroll), and clients. These services give you the flexibility you need to manage your business finances every day.

- Bill Payment Scheduling
- Domestic & International Wires Origination
- ACH employee payroll direct deposit
- Merchant Capture (aka RDC)
- ACH payments to vendors & individuals
- Transfer funds, pay loan payments and sweeps
- ACH credits (i.e., account receivables & recurring payments from customers)

¹Interest Rate/Annual Percentage Yield (APY) will compound daily and credit monthly. Rates are variable and subject to change at any time.

²Average refers to the average of the actual balance in the account during this cycle.

SMALL BUSINESS & COMMERCIAL LENDING

Financing your business shouldn't require a lot of hoops for you to jump through. Our personal, efficient service means you won't have to.

To help you continue to stand independent in your business, we offer a variety of commercial lending products:

- Small Business Financing
- Revolving lines of credit
- Small Business Administration Loans
- USDA Loans
- Owner-occupied real estate financing
- Long term financing for business acquisitions
- Working capital, equipment and manufacturing loans
- Commercial Real Estate
- Multi-family (e.g., Apartment Complex)
- Office
- Industrial
- Investor pools of single family rentals
- Construction
- Mobile Home Parks



When it comes to Commercial Lending, our [Commercial Lending Team](#) is highly responsive and experienced.

BANK 34

www.Bank34.com

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