



**CROSSFIRST**  
BANK

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*Business Solutions*

## Checking Accounts

We offer checking account options that are designed to meet your business's specific financial goals. We start by assessing your situation, so we can select the accounts that will meet your banking needs. Our bankers serve as trusted partners who provide the expertise you need in order to help your business grow.

### Business First Checking

Low to moderate level of transactions and access to flat rate Treasury Management services packages.

### Business Checking

Moderate to high level of transaction volumes, with the ability to offset costs through an Earnings Credit Rate, and access to our full suite of robust Treasury Management services packages.

### Business Basic Checking

Low monthly activity and basic access to digital banking services.

### Business Interest Checking

Low monthly activity and the ability to earn competitive interest on account balances.

## Savings Accounts

We offer great rates and extraordinary service to help your business reach its financial goals. Whether your business is looking to earn additional interest or added security, we have a solution to meet your needs.

## Business Money Market

Designed for businesses that want access to their funds as they grow with interest. Benefits to our business money market accounts include:

- No monthly service charge with a \$1,000 minimum daily collected balance<sup>1</sup>
- Competitive tiered interest rates based on your account balance
- Up to 30 deposited items per month at no charge<sup>2</sup>
- Make up to six withdrawals per month<sup>3</sup>
- Transfer funds any time using our robust digital banking platforms, by phone, or in person<sup>4</sup>
- Access to digital banking and eStatements

## IntraFi® Network Deposits™ (formerly ICS® and CDARS®)<sup>5</sup>

With IntraFi Network Deposits (formerly known as ICS and CDARS deposit products), you can enjoy the safety and simplicity that comes with access to multi-million-dollar FDIC insurance through a single bank relationship. Capitalize on the simplicity of working directly with one bank, and eliminate the inconvenience of managing multiple bank relationships, tracking collateral, or having uninsured deposits to footnote in financial statements. Network Deposit accounts are available to:

- Businesses
- Non-profit organizations
- Government Entities
- Fiduciaries

<sup>1</sup>If your account balance falls below \$1,000, there is a \$10 monthly maintenance fee. \$1,000 minimum deposit to open.

<sup>2</sup>\$0.10 per deposit item over 30 per month.

<sup>3</sup>The Bank allows you to make six (6) preauthorized transactions such as withdrawals, automatic or telephonic transfers, checks, drafts, and debit card and similar transactions from your account per month or statement cycle. \$10.00 will be assessed for each withdrawal in excess of six (6) per statement cycle.

<sup>4</sup>Some limitations apply.

<sup>5</sup>Insured Cash Sweep and CDARS are registered service trademarks of IntraFi Network, LLC. Limits, terms, and conditions apply.

## **Business Lending & Credit**

CrossFirst Bank was formed to serve the needs of business owners, professionals, and their families. We recognize that every client is unique and one size does not fit all when it comes to business financing. With that in mind, we offer solutions based on the dynamic needs of your business.

## **Revolving Lines of Credit & Term Loan Solutions**

Our customized revolving lines of credit and term loans include:

- Working Capital Lines of Credit
- Equipment Financing, Fixed-Asset Purchases, or other Capital Expenditures
- Tenant Improvement
- Business Acquisition including partner buyouts and other expansion opportunities
- Refinancing and Restructuring

## **Real Estate Lending Solutions**

We offer lending solutions for the purchase or refinance of commercial property. Our customized loan programs offer the right terms and competitive rates. Property types we finance:

- Industrial/Warehouse
- Retail
- Office

## **SBA Lending Solutions**

CrossFirst Bank is proud to be a Small Business Administration (SBA) Preferred Lender. We guide you through a hassle-free commercial lending process while utilizing the benefits afforded by the SBA loan programs.

- 7(a) and 504 SBA loans
- Quick approvals by our local SBA lending experts
- Flexible terms available to support growth of your business
- Competitive interest rate options

- Low down payment requirements
- Financing available for commercial real estate
- Business purchase
- Business expansion
- Equipment, and more

## **Agriculture Lending Solutions**

At CrossFirst Bank, we extend our personal experience in farming and ranching operations to support the growth of your agribusiness. We are an approved USDA Farm Service Agency (FSA) Preferred Lender providing a variety of financing options for agriculture related entities, including real estate, livestock, crops, and machinery and equipment.

- Conventional Lending
- USDA Farm Service Agency Guaranteed Loans
- Commercial SBA Loans

## **CrossFirst VISA® Commercial Credit Card Program**

As a commercial business owner or manager, finding tools that give you an edge and simplify the intricacies of financial management is essential. Few things offer such a diverse array of advantages as a robust commercial credit card program, and CrossFirst Bank stands at the forefront, offering a suite of solutions designed to secure and streamline your spending.

- ePayables
- Virtual Cards
- Corporate Cards
- Fleet Cards
- Purchasing Cards

# Treasury Management

In-person or through electronic channels, our goal is the same: to provide you with extraordinary service. We recognize the uniqueness of your business and tailor our approach to meet your Treasury Management needs. Our experienced Treasury Bankers provide the following solutions – all accomplished with extraordinary service.

## Receivables

- Remote Deposit Capture
- Merchant Card Processing
- Wholesale Lockbox
- Vault Services
- ACH Receivables
- Wire Transfers

## Payment Solutions

- ACH Direct Deposit/Payroll
- ACH Payments
- Domestic, International and Foreign Currency Wires
- Bill Pay
- Commercial Credit Card
- Integrated Payables

## **Fraud Prevention**

- Check Positive Pay
- Payee Positive Pay
- Automated Clearing House (ACH) Positive Pay
- Debit Block & Filtering
- Information Reporting
- Customized Alerts
- Digital Banking Security

## **Account Management**

- Liquidity Management Solutions
- Account Sweeps
- BAI Reporting

## **Digital Banking**

Our Business Digital Banking solution provides a secure and convenient way to view your accounts. We offer a robust suite of online treasury management services so that you have the insights you need to make faster and more profitable decisions for your business. To make your day-to-day financial management easier, we offer personalized demos of our innovative digital banking products and services.



## Business First Schedule of Fees\*

Service Fee Description	Amount
Account Maintenance (monthly) <sup>1</sup>	\$10.00
Digital Banking (monthly)	\$15.00
Business Items (per item) <sup>2</sup>	\$0.25
Debit Card Replacement	\$10.00
Dormant Account (monthly)	\$7.00
Foreign Currency Exchange	Varies
Levy or Garnishment	\$40.00
Overdraft and Non-Sufficient Funds <sup>3</sup> <i>(NSF)/Returned Item (per item, per presentment <sup>1</sup>) Applies to overdrafts and returned items created by checks or other transactions made using your checking account number, automatic bill payments, ACH, in person withdrawal, automatic withdrawals, or recurring debit card transactions</i>	\$30.00
Deposit Correction	\$7.00
Return Deposited Item	\$6.00
Redeposited Return Item	\$6.00
Collection Item - International	Varies
Return Collection Item – International	\$30.00
Stop Payment	\$25.00
Research (hourly)	\$25.00
Additional Statements	\$5.00
Negative Collected Balance (monthly, per dollar) <sup>4</sup>	\$0.095
Coin Rolls	\$0.06
Cashier's Check	\$7.00
Counter Check	\$1.00
Total Cash Deposited (per \$100)	\$0.08
Incoming Domestic Wire	\$10.00
Incoming International Wire	\$40.00
Outgoing Manual Wire	\$30.00
USD INTL Outgoing Manual Wire	\$40.00

\*This fee schedule is subject to change without notice. Additional fees may apply for services not listed, please see banker for pricing.

<sup>1</sup>To avoid the monthly account maintenance fee, the account must maintain a minimum monthly average collected balance of \$10,000.

<sup>2</sup>The first 350 business items are free, \$0.25 per each additional item. Business items include ACH debits and credits, deposits, checks paid, and deposited items.

<sup>3</sup>All charges may be per item, per presentment, unless otherwise specified. Please be aware that an item may be presented and returned unpaid for nonsufficient funds multiple times, resulting in multiple fees. CrossFirst Bank does not monitor or control the number of times an item is presented for payment and there may be no limit on the number of NSF Fees that can be assessed for an item, if the same item is presented for payment multiple times. You agree that an NSF Fee may be charged each time an item is presented and returned, regardless of the number of times the item is presented and returned, and, if the item is later covered by CrossFirst Bank in its discretion as an overdraft, an Overdraft Fee may be charged. This means that multiple NSF Fees, as well as an Overdraft Fee, could be incurred for the same item if it is presented and returned multiple times for payment.

<sup>4</sup>Negative collected balance fee is charged monthly at 9.5% of the calculated monthly average negative collected balance.



## Business First Schedule of Fees\*

Outgoing Online Wire	\$12.00
USD INTL Outgoing Online Wire	\$40.00
FX Outgoing Manual Wire	\$40.00
FX Outgoing Online Wire	\$40.00

Add-on Service Fee Description <sup>5</sup>	Amount
<b>ACH Origination Services</b>	
ACH Origination Service (monthly)	\$10.00
Same Day ACH Service (monthly)	\$25.00
ACH Notice of Change (per occurrence)	\$5.00
<b>Remote Deposit Capture Services</b>	
Remote Deposit Capture (monthly)	\$25.00
<b>Sweep Services</b>	
Zero Balance Account Sweep (monthly)	\$15.00
<b>Fraud Protection Services</b>	
Check Positive Pay (monthly)	\$20.00
Payee Positive Pay (monthly)	\$20.00
ACH Positive Pay (monthly)	\$10.00
ACH Full Debit Block (monthly)	\$10.00
Business First Fraud Package (monthly)	\$40.00

\*This fee schedule is subject to change without notice. Additional fees may apply for services not listed, please see banker for pricing.

<sup>5</sup>The First 350 transactions per service category are free, \$0.25 per each additional transaction.