



## Business Online Banking Platforms

### Business Online Banking: A Better Way to Manage Your Money

Manage your business finances with the controls and convenience that works for you, anytime, anywhere. With online tools for how you work today, can evolve to support you tomorrow, and well into the future.

STANDARD
<i>For new and growing businesses with a steady volume of banking activity.</i>
<b>\$0 Monthly Service Fee</b>
<b>Users limited to Authorized Signers only</b>
<b>Discount for Self-Initiated Online Wires</b>

PLUS
<i>For businesses with higher balances and larger volumes of monthly transactions and numerous wires each month.</i>
<b>\$25 Monthly Service Fee*</b>
<b>Unlimited Users</b>
<b>Discount for Self-Initiated Online Wires</b>

\*Monthly fees can be offset by account type

TOOLS AND FEATURES		COST
<b>Account Views</b>	View all of your business and personal accounts you choose to link to Business Online Banking.	\$0
<b>Account Authority Controls</b>	Whether it's an employee or an accountant, you set the level of controls on all functions related to viewing and managing your accounts. <i>(Authority levels set-up at account opening but can be changed at any time by signing an updated set up form.)</i>	\$0
<b>Mobile App</b>	Save time and manage your business on the go, when and where you want. Transfer money, pay bills, monitor transactions, set-up alerts — all from your smartphone.	\$0
<b>Mobile Deposit</b>	Deposit checks quickly and easily directly into your business account when and where it's convenient. <i>(Activation and limits require pre-approval.)</i>	\$0
<b>Account Transfers</b>	Easily transfer money online between your FLCB business and personal accounts. Transfer money to accounts you have at other financial institutions.	\$0 \$2 per external transfer
<b>Activity Alerts</b>	Alerts give you the status of your business accounts on the go, help you monitor against fraud and help you manage your cash flow.	\$0
<b>Positive Pay</b>	Fraud protection should be an essential part of your cash management strategy. Positive Pay is a check fraud prevention tool that identifies issues with checks from a file you upload, giving you the opportunity to prevent fraudulent checks from being processed.	\$10 per month <i>(1 to 5 accounts)</i> \$25 per month <i>(6 or more accounts)</i>
<b>Accounting Software</b>	Download your account information into formats compatible with popular accounting software programs.	\$0
<b>Remote Deposit Capture (RDC)</b>	Deposit checks from your office with a RDC scanner. Improve cash flow while reducing the time and risks from transporting check deposits.	\$30 per month per scanner location
<b>Bill Pay</b>	Take control over when your vendors get paid from your desktop or mobile device. Easy to set-up and free for normal delivery. <i>(Same day and rush delivery available for a minimal fee.)</i>	\$0
<b>Stop Payments</b>	Business Online Banking gives you the control to place a stop payment on a check without having to visit a branch or speak to a banker.	\$20 each <i>(INITIATED ONLINE)</i> \$40 each <i>(BRANCH ASSISTED)</i>
<b>eStatements</b>	No more waiting for the mail. Easily access up to 18 months of account statements online in PDF format. Receive automatic email notifications when your statements are available.	\$0
<b>Check Images</b>	Easily view online the front and back of checks as soon as they post.	\$0
<b>Wires</b> <i>Domestic and International</i>	Online wire transfers are a convenient way to send money from your checking, savings or money market account to another financial institutions in the US or internationally. Create and save wire templates with repetitive wire instructions to make it easier for future wires. <i>(Branch assisted wires only available between 9:00 am to 4:00 pm.)</i>	
<b>Outgoing Wires</b> <i>Domestic and International</i>	Domestic wires scheduled by <b>5:00 pm Eastern Time</b> will be sent the same day.	<b>STANDARD PLATFORM</b> \$20 per wire <i>(INITIATED ONLINE)</i> \$25 per wire <i>(BRANCH ASSISTED)</i>
	International wires scheduled by <b>2:00 pm Eastern Time</b> will be sent the same day.	\$45 per wire <i>(INITIATED ONLINE or BRANCH ASSISTED)</i>
<b>Incoming Wires</b> <i>Domestic and International</i>	Easily access your online wire history through Business Online Banking.	\$10 per wire

All accounts are subject to approval. Other fees may apply. Refer to our current Schedule of Account Fees provided at account opening or available upon request. Programs, rates and terms and conditions are subject to change at any time without notice. FLCBank is a registered trademark of Florida Capital Bank, N.A. Banking products are provided by Florida Capital Bank, N.A. Member FDIC