

# Total Business Checking

Powered by  
**BusinessSense**<sup>®</sup>

## Banking Features

Business Debit Cards (Up to 5 free)

Online Banking

Mobile Banking<sup>1</sup>

Free Digital Statements

Telephone Banking

Bill Pay

No Minimum Balance

Up to 175 free paper monthly transactions (checks, deposits, items deposited & manual debits) Excessive Transaction Fees Apply (Non analysis account)

Two free stop payments per billing cycle

One free outgoing wire transfer per billing cycle

Waive Treasury Management fee for up to 99 ACH items

### \$5.95 monthly fee

Waived if \$1,000 or more in debit card purchases per statement cycle.

*Total Business Checking also includes Business Sense benefits – for you, your business and your employees!*

## For the Business<sup>2</sup>

Face unique business challenges confidently

*Benefits are provided by non-affiliated third parties.*



### Legal Services<sup>3,4</sup>

Access skilled attorneys for unlimited phone consultations, document reviews, outbound calls, and face-to-face consultations with a 40% discount on additional legal services. (See Guide to Benefit for details).



#### Disclosures:

*All Total Business Checking Benefits are provided and administrated by Econocheck Corporation, a non-affiliated third party, and are not services offered directly by First Southern National Bank. First Southern Bank may discontinue these services at any time. All benefits end upon closure of your Total Business Checking account. The exceptions to this are the following account benefits provided by First Southern National Bank.*

<sup>1</sup> Additional charges may apply for text messages, alerts, and third party carrier fees.

<sup>2</sup> Eligibility: Benefits are available to primary checking account owner and one (1) additional account owner ("Business Owner(s)"). Benefits are not available to a "signer" on the account who is not an account owner or Business Owner.

<sup>3</sup> Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. **Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. Guide to Benefit and/or insurance documents can be found on TotalBusiness.MyBusinessSense.com. Insurance Products are not insured by the FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.**

<sup>4</sup> Attorneys can conduct a legal review of up to five (5) documents each quarter, make outbound calls (limited to two (2) per month) or draft letters on behalf of your business (up to three (3) per month). Service also includes up to 10 collection letters per quarter and one-on-one consultations for each new legal matter (limited to a 30-minute duration per matter).

<sup>5</sup> Available to Business Owner(s) and Employees.

## For Business Owner and Employees

Reward your employees with valuable benefits and services



### Telehealth<sup>5</sup>

24/7 video or phone visits with licensed health and mental health professionals. **This is NOT insurance. (registration/activation required)**



### Health Discounts

Save on prescription drugs, vision, and dental services. **This is NOT insurance. (registration/activation required)**



### Travel and Leisure Benefits

Travel, leisure, dining and lifestyle discounts at thousands of local and national retailers. **(available via mobile or web only)**

## Total Business Analysis Checking

Includes all the benefits of Total Business Checking, Plus:

Analysis charge is offset by earnings credit

Ask a bank representative for details.

