

PAY FEWER FEES Find the Right Business Checking Account

■ *Corporate Business Checking*

Typically the Corporate Business Checking Account, with an earnings credit, is the most cost effective account for businesses that write or deposit over 200 items per month. With this account, the balance, the earnings credit rate, and the monthly volume of transactions affect the monthly service charge. The earnings credit rate is based upon market rates and is multiplied by the average collected monthly balance in order to determine the credit on a monthly basis. This credit, which may fluctuate on a monthly basis due to changes in the balance of the account and rate, is then used to offset the monthly services charges in the account. Please note the credit amount can not exceed the monthly service fee because it would be considered interest, which is prohibited by federal regulations on a business checking account. This account offers conveniences such as online banking, debit cards, bill pay, and eSTATEMENTS.

■ *Small Business Checking*

The Small Business Checking account is geared to fit businesses that write and deposit a total of less than 200 items per month. For accounts that have fewer than 200 transactions, this account doesn't have any monthly service fee or transaction charges but still offers conveniences such as online banking, debit cards, bill pay, and eSTATEMENTS.

SAVE TIME Make Your Daily Banking More Efficient

■ *Merchant Capture*

We understand that leaving your office to make your business deposits can be inconvenient. Although we enjoy seeing you, we know your time is valuable. Recently, we introduced a new service called Merchant Capture which allows business owners to scan and deposit checks directly into their checking account without leaving their office.

■ *Cash Management*

Issuing paper checks for payroll can be costly and time consuming. A service called Cash Management allows you to pay your employees electronically, making the deposit right into their bank account. You can select who, when, and how much each employee is to receive. All checks clear at one time making reconciling your account easier. Visit the Isabella Bank website (www.isabellabank.com) under Electronic Services for Businesses to view a demo of Cash Management.

■ *NetTeller*

There are many time saving benefits with online banking. The ability to access account information day or night, transfer funds between accounts, and view up-to-date account information prior to receiving your statement in the mail are just a few of them. You can also view the front and back copies of the checks you write once they have cleared your account. To enroll in this free service visit any of our offices or click on the "enroll now" button at www.isabellabank.com.

BUSINESS TIPS Expand Your Business and Protect Yourself from Scams

■ *Expand Your Business*

Despite what you may hear in the news about banks not lending, Isabella Bank has money to lend. If you are considering expanding your business, purchasing a new piece of equipment, or establishing an operating line of credit to help with cash flow, our commercial loan officers are here to help.

■ *Protect Yourself From Scams*

It is important to know how an email scam works to help prevent your identity or the identity of your business from being stolen. Scam artists begin by creating an email with a link to a fictitious website that may even look just like the company's actual website. Their goal is to gain trust and trick their recipients into divulging account number or other personal information. In order to avoid the heartache from an email scam, we recommend that before you give out any information, use the phone number on your last statement (never the one supplied in the email) to contact the company to verify the request. Taking a little bit of time to research the request will save you time and money in the long run.