

# COMMERCIAL

FIRST RESOURCE  
BANK



# COMMERCIAL Checking Accounts

## BUSINESS CHECKING

*Created for businesses with low transaction volume.*

- Minimum opening deposit is \$100
- \$500 minimum daily balance required to avoid a \$6 monthly service charge
- First 100 items included per month; additional items are \$.25 per item
- e-Statements no charge\*
- Debit Card
- Digital banking
- Bill Pay

## BUSINESS CHECKING ANALYSIS

*Designed for businesses with high transaction volume.*

- Minimum opening deposit is \$100
- No minimum daily balance required
- \$10 Monthly Maintenance Fee
- Per item fees apply; earnings credit available to offset service charges
- e-Statements no charge\*
- Debit Card
- Digital banking
- Bill Pay

## COMMUNITY CHECKING

*Designed for community groups, non-profit organizations, and sole proprietors.*

- Minimum opening deposit is \$25
- No minimum daily balance required
- No monthly service charges
- \$250,000 minimum daily balance required to earn interest
- First 100 items included per month; additional items are \$.25 per item
- e-Statements no charge\*
- Debit Card
- Digital banking
- Bill Pay

## Additional Services

- Bill Pay
- Cash Management Module
- Insured Cash Sweep (ICS)<sup>™</sup> & CDARS
- Remote Deposit Capture\*\*
- ACH Origination\*\*
- Same Day ACH\*\*
- ACH Filter
- Bank to Bank Transfers\*\*
- Check Positive Pay
- Online Wire Transfers
- Mobile Deposit\*\*
- Quickbooks<sup>®</sup> WebConnect & DirectConnect
- Business VISA Credit Cards
- Merchant Card Processing
- 24-Hour Banking; 800-219-6967

\* Paper statements \$5.00 per month

\*\* Upon Approval

# COMMERCIAL Savings Accounts

## FRB MONEY MARKET

*Interest-bearing Money Market account.*

- Minimum opening deposit is \$100
- \$1,000 minimum daily balance required to avoid a \$10 monthly service charge
- Tiered interest; paid monthly
- 6 withdrawals included per month; additional withdrawals are \$1.00 each
- Paper statement or e-Statements available at no additional cost
- Digital banking
- Mobile deposit

## FRB SAVINGS

*Interest-bearing savings account with low monthly balance requirements.*

- Minimum opening deposit is \$100
- \$100 minimum daily balance required to avoid a \$2 monthly service charge
- Interest earned on balances over \$10; paid quarterly
- 6 withdrawals per month included; additional withdrawals \$.50 each
- Paper statement or e-Statements available at no additional cost
- Digital banking
- Mobile deposit





# FIRST RESOURCE BANK

## Lindstrom

12790 1st Ave N  
Lindstrom, MN 55045  
(651) 257-1117

## Forest Lake

808 W Broadway Ave  
Forest Lake, MN 55025  
(651) 464-9001

## Lino Lakes

7449 Village Drive  
Lino Lakes, MN 55014  
(651) 785-9320

## St. Croix Falls

2206 Glacier Drive  
St. Croix Falls, WI 54024  
(715) 483-5016

## Stillwater

1946 Washington Ave S  
Stillwater, MN 55082  
(651) 351-1200

## Mill District

811 S Washington Ave, Suite 104  
Minneapolis, MN 55415  
(612) 339-5455



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