



**THE BUSINESS BANK**  
OF SAINT LOUIS

*Our Mission:*

*To be the leading financial partner for successful St. Louis area businesses, entrepreneurs, and individuals requiring customized financial solutions.*

The Business Bank of St. Louis was founded in 2002 with \$10.5 million in capital and has grown to more than \$500 million in assets at the end of 2011. Operating from a single location in Clayton, Missouri, the Bank serves small and medium-sized businesses and their owners with a full range of lending, deposit and private banking services. As a locally owned bank, we have the flexibility and local decision-making power to offer our customers more options and possibilities.

We are known for our superior level of customer service, flexibility, and entrepreneurial approach to banking, which business owners and affluent individuals expect. Our success is built upon the very strong personal relationships we develop with clients and our deep knowledge of their businesses. This empowers us to provide the necessary financial resources to meet our clients' ever changing needs.

The Bank believes in the power of business networking and personal growth. We support this by offering high quality professional development opportunities for our customers including educational and social events.

Throughout the Bank's history, we have provided our clients with customized business solutions and sound business perspective. The Bank remains focused on seeking and developing mutually successful customer relationships.





## THE BUSINESS BANK OF SAINT LOUIS

### **Business**

- Online Cash Management Services:
  - Secure Online Transactions
  - Delegate Users and Authorities
  - View and Download Account History
  - View Cancelled Checks and Statements
  - ACH and Payroll ACH Origination
  - Account Nicknames
  - Bill Payment, Category Tracker and E-Bills
  - Pay TT & L Payments
  - Stop Payment Origination
  - Direct and Web Connect QuickBooks
  - Account Transfers and Wire Transfers
  - Balance Alerts
  - Secure Service Request Emails:
    - Account Research
    - Check Orders
    - Check Copies
- Courier Delivery Service
- Lock Box Processing
- Positive Pay
- Night Depository
- Collections
- Account Reconciliation
- Business Loans
- Lines of Credit
- Business Debit Cards
- Remote Deposit Capture
- Merchant Services

### **Personal**

- Online Banking Services –
  - Secure Online Transactions
  - View and Download Account History
  - View Cancelled Checks and Statements
  - Account Transfers
  - Bill Payment
  - Bill Category Tracker
  - E-Bills
  - Stop Payment Origination
  - Direct and Web Connect Quicken
  - Statements
  - Investment Tracker
  - Secure Service Request Emails
- ATM
- Debit Cards
- Overdraft Protection
- Home Loans
- Home Equity Loans

### **Miscellaneous**

- Account Services Live Support
- Cashier's Checks
- Credit Cards
- International Wire Transfers
- Automatic Wire E-mail Notifications
- Foreign Currency Orders
- Safe Deposit Boxes (Not FDIC Insured)



EQUAL HOUSING  
OPPORTUNITY  
Member FDIC



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### Personal Checking – Non-Interest Bearing

- \$ 100.00 minimum balance to open
- \$ 500.00 average daily collected balance required to avoid monthly service charge
- \$ 6.00 monthly service charge if average collected balance is not maintained
- \$ 1.00 service charge for each foreign ATM transaction in excess of 10 per statement cycle

Unlimited check writing

### Personal Checking – Interest Bearing

- \$ 100.00 minimum balance to open
- \$ 1,000.00 minimum daily collected balance required to receive interest
- \$ 1,000.00 average daily collected balance to avoid monthly service charge
- \$ 10.00 monthly service charge if average daily collected balance is not maintained
- \$ 1.00 service charge for each foreign ATM transaction in excess of 10 per statement cycle

Unlimited check writing

### Personal Money Market

- \$ 100.00 minimum balance to open
- \$ 2,000.00 minimum daily collected balance required to receive interest
- \$ 2,000.00 average daily collected balance required to avoid monthly service charge
- \$ 10.00 monthly service charge if average daily collected balance is not maintained
- \$ 1.00 service charge for each foreign ATM transaction in excess of 10 per statement cycle
- \$ 10.00 activity fee for each transaction exceeding Federal Regulations

Transaction restrictions subject to Federal Regulation

### Personal Savings Account

- \$ 100.00 minimum balance to open
- \$ 500.00 minimum daily collected balance required to receive interest
- \$ 500.00 minimum daily collected balance to avoid monthly service charge
- \$ 2.00 activity fee for each transaction over six per month (ATM transactions included)
- \$ 5.00 monthly service charge if minimum daily collected balance is not maintained

Transaction restrictions subject to Federal Regulations

### Certificates of Deposit

- \$ 1,000.00 minimum balance to open

You may decide on maturity from 7 days to 5 years, so you can choose the CD that best fits your needs. There may be a substantial penalty for early withdrawal. Refer to "Early Withdrawal Penalty Disclosure" for details.

**See insert titled "Personal Product Disclosures" for additional account disclosures applicable to these accounts.  
Member FDIC**





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Account Balancing (per hour) .....	\$25.00
Account Print Out/Special Statement Cut-off .....	\$3.00
Cashier's Check.....	\$2.00
Check Cashing (non-customer).....	\$10.00
Check Printing.....	varies
Collection Item.....	fee varies, minimum \$20.00
Courier Delivery Service.....	varies
Excess Foreign ATM Fee.....	\$1.00 over 10 per month/statement cycle
Garnishment /IRS Tax Levy.....	\$50.00
Internet Banking.....	FREE
Bill Pay Personal.....	FREE
Bill Pay Business.....	\$.50 for each bill payment over 20
Night Depository Bag .....	\$20.00
Non-Sufficient Funds (NSF) (paid item)* .....	\$35.00
Non-Sufficient Funds (NSF) (returned item)* .....	\$35.00
Overdraft Charge (per day)* .....	\$35.00
Photocopies (per copy).....	\$1.00
Remote Deposit Capture (RDC) Scanners.....	\$50.00
Research/Subpoena (per hour).....	\$20.00
Returned Deposited Item.....	\$6.00
Stop Payment.....	\$30.00
Transfer (manual/telephone).....	\$5.00
Wire Transfer - Domestic (incoming).....	\$5.00
Wire Transfer - Domestic (outgoing).....	\$20.00
Wire Transfer -International.....	\$45.00 - varies

Use of other services will be charged at the current rates. Prices are subject to change without notice.

\*Non-Sufficient Funds (NSF) fees may be incurred when you make a transaction on your checking account (created by check, in-person withdrawal, ATM withdrawal, or other electronic means) and there are not enough funds available in the account. The transaction will either be cleared (paid), or not completed (returned) and you will be charged a fee. On the 4th day, if the account is still overdrawn, an Overdraft fee may be charged per day.