



We are your
trusted financial

partner

Business Banking



Stop in
and see us
anytime

There's only so much you can learn by reading about our services. Find out what it's really like to work with us by stopping in at one of our many locations. The invitation is always open.

You can reach us at 888 226 6063.
To find a location near you, visit tworivers.bank.



My neighborhood.  bank

888-226-6063
 tworivers.bank

 Member FDIC
rev 1/2018



A bank for the way you do business, in your neighborhood.

How far do you want to take your business?

You own a business. We understand the financial side of business, and invite you to tap into our local professionals and suite of services. Working with a trusted financial partner can help you achieve your goals.

Checking for business

We have several different business checking accounts to choose from. Refer to the chart to see what fits you best!

Savings for business

Do you want a higher return on your money? Check out our different savings account options in the chart!

Cash management ideas

From business online banking to account reconciliation and remote deposit, you'll find a wide variety of products and services that are unique to both small and large businesses.

Loans to help you realize your company's vision

Sometimes a financial boost fuels growth to the next level. Find these loans and many others available to help you achieve the success you seek, with fixed and variable rates, for the short or long term, secured or unsecured.

- Operating line of credit for flexible or seasonal borrowing needs
- Commercial construction financing
- Term loans for real estate, equipment fixed asset purchases, and other long term needs
- Financing for healthcare practices
- SBA (Small Business Administration) 7A and 504 loan programs
- USDA (United States Department of Agriculture) Rural Development guaranteed loans
- Agricultural loans for land and equipment purchases and operating lines of credit, including FSA (Farm Service Agency) guaranteed loans
- Visa® Business credit cards

Which *checking* account fits your company's financial needs?

Checking Accounts			
Account	Free Business Checking	Business Interest Checking	Commercial Checking
Earns interest	No	●	No
Free online banking	●	●	●
Free bill pay	●	●	●
Free electronic statements	●	●	●
Minimum daily balance required to avoid service charge	No	\$5,000; \$6 if below min	No minimum: \$15 per month
Free items per month	1,000 free/month	1,000 free/month	None
Minimum deposit to open	\$50	\$50	\$50
Business Services available	●*	●*	●*

● Denotes no fee service with account. Services may be available with other accounts for a fee.

* Fees may apply.

[See an Account Representative for additional information.](#)

Member FDIC

Work Perks, a special reward for you and your employees

Imagine a service designed to attract and retain talent, and increase employee satisfaction. And, there's no cost to you, the employer. That's Work Perks, a Two Rivers program. Take advantage of a full range of value-added services with no administrative burden. Work Perks saves your company money and strengthens employee benefits.

Will we be good for your business?

Find out if partnering with us can benefit you. We will present to you our relationship-oriented solutions and recommendations for potential loans. For your checking and savings deposit requirements, we will provide you with a comparative financial analysis.

Call 888-226-6063 to get started. We welcome the opportunity to earn your business.

Which *savings* account fits your company's financial needs?

Savings Accounts			
Account	Business Regular Savings	Business Money Market Savings	Certificate of Deposit
Earns interest	●	●	●
Free online banking	●	●	●
Free electronic statements	●	●	N/A
Minimum balance required to avoid service charge	\$100 average daily balance	\$1,500 daily collected balance	N/A
Monthly service charge fee	\$3	\$10	None
Limited withdrawals	●	●	Penalty for early withdrawal may apply
Excess withdrawal fee	\$10 per withdrawal over 6 per month*	\$10 per check/debit over 6 per month*	None
Minimum deposit to open	\$50	\$50	\$1,000

● Denotes no fee service with account. Services may be available with other accounts for a fee.

* Unlimited in-person withdrawals (1) Fees - An excess withdrawal fee of \$10.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer, or payment out of this account) in excess of six (6) during the month.(2)Transfers from a Business Money Market Savings Account to another account or to third parties by preauthorized, automatic, telephone transfer and payments by check, draft, debit card or similar order and payable to third parties are limited to six per month.

[See an Account Representative for additional information.](#)

Member FDIC

