

6:00 p.m. Scan checks at your place of business and submit your deposit to the bank using a secure, encrypted Internet connection.

Additional cash management services are available. Please contact your Pennstar Banker to find out how you can meet with a cash management specialist to discuss options like:

- ★ **Controlled Disbursement**
- ★ **Positive Pay**
- ★ **Sweep Accounts and more**

## Additional Services

- ★ **Pennstar Check/Cash Card for Businesses**  
Use this convenient card instead of checks wherever Visa® Debit is accepted. Pay no monthly or per item fees with Free Business Checking, Business Premium Checking or Business Interest Checking.
- ★ **Business Credit Cards — Visa® and MasterCard®**  
Purchase inventory and other work-related items, business meals and more. Monthly statements help you monitor your expenses and allow for easy reconciliation of transactions and payments.
- ★ **Merchant Credit Card Services**  
Enjoy a secure, cost-effective payment processing solution that will enable you to handle your customers' credit and debit card purchases with ease.
- ★ **Night Depository**  
Make deposits safely and conveniently before or after banking hours.

*Our goal is to put your needs first. Our full range of services and choice of products that best fit your needs are readily available to you.*

*\* Fees listed in this brochure are as of June 2008. For complete details, request our current Pricing Schedule for Products and Services.*



### For more information:

Please stop in any conveniently located Pennstar Bank office.

Call **866 4STAR PA (866-478-2772)**

Visit our website at [pennstarbank.com](http://pennstarbank.com)

Email our customer service representatives at [customerservice@pennstarbank.com](mailto:customerservice@pennstarbank.com)

# business banking



## more bank for your buck.

PERSONAL BUSINESS TRUST & INVESTMENTS FINANCIAL SERVICES

MEMBER FDIC ★ Pennstar Bank is a division of NBT Bank, N.A.  
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# more banking benefits to meet your business needs.

## enjoy the convenience and benefits of all of these services.

At Pennstar Bank, we are committed to providing you with the business banking options that suit your specific needs. We offer a complete line of deposit and loan products as well as specialized services that make doing business easier.

### Checking Plans

We offer checking accounts for businesses of all types and sizes. All feature:

- ★ Free Basic access to Pennstar Online Banker for Business with Bill Pay
- ★ Free e-statements (coming fourth quarter 2008)
- ★ Free Visa® Extras Rewards Program

### Free Business Checking

With no minimum to open and no monthly maintenance fee, our Free Business Checking account is a great option for many businesses.

- ★ The first 350 items per statement period are free. Items over 350 are \$0.50 each.
- ★ Free Pennstar Check/Cash Card for Businesses (no monthly or per item fees).

### Business Premium Checking

Our Business Premium Checking account allows you to leverage your overall relationship with Pennstar Bank to gain added value. Link up to four other business checking, savings and/or money market accounts to this account, and you'll pay no monthly maintenance fee when the combined average daily balance in the linked accounts is \$20,000 or more.

- ★ The first 500 items per statement period are free. Items over 500 are \$0.25 each.

- ★ Free Pennstar Check/Cash Card for Businesses (no monthly or per item fees).
- ★ Free basic introductory pack of business checks or a credit of up to \$75 may be applied to any other business check style.
- ★ Free Basic or Enhanced access to Pennstar Online Banker for Business with Bill Pay or a 50% discount off Advanced access.
- ★ Remote Deposit Capture free for three months.

### Commercial Checking

If your business maintains higher balances and has a significant amount of activity on a monthly basis, this analyzed account may be right for you. Commercial Checking features a variable earnings credit that is used to partially or completely offset monthly maintenance and per item fees.

Monthly maintenance fee	\$10.00
Checks paid	0.17 each
Foreign checks deposited	0.15 each
Deposit tickets	0.25 each

### Business Interest Checking

This interest-bearing business checking account is available to sole proprietors and not-for-profit organizations. If the average daily collected balance falls below \$1,000, a monthly maintenance fee is assessed.

- ★ Interest is paid on collected balances of \$1,000 or more.
- ★ The first 50 items per statement period are free. Items over 50 are \$0.25 each.
- ★ Pennstar Check/Cash Card for Businesses available free of monthly and per item fees if Business Interest Checking is the primary checking account.

### Savings Plans

Saving for the future is important for you and your employees. From basic savings options to a full range of retirement planning services, Pennstar Bank can help you to position your business for success.

- ★ Business Statement Savings
- ★ Money Market Deposit Accounts
- ★ Certificates of Deposit
- ★ Health Savings Accounts
- ★ Retirement Plans

### Business Financing

Pennstar Bank offers a variety of loan options\* to meet the specific needs of your business, including:

- ★ Term Loans
- ★ Time Notes
- ★ Lines of Credit —  
Business Equity, Star Access (unsecured) and Working Capital
- ★ Commercial Mortgages
- ★ Equipment Loans
- ★ Leasing Services
- ★ Letters of Credit
- ★ SBA Loans

*\*Subject to credit approval.*

### Cash Management Services

Manage your cash flow to maximize profits and reduce expense with our cash management services.

- ★ Pennstar Online Banker for Business  
This web-based service allows you to connect with your deposit and loan accounts 24 hours a day, 7 days a week. Our three levels of service—including the free Basic level with Bill Pay—allow you to tailor the service to your specific needs.
- ★ Remote Deposit Capture  
Enjoy faster access to your cash, make fewer trips to the bank and extend your window for same-day deposits to