



B u s i n e s s
B a n k i n g
S o l u t i o n s

Comprehensive banking
solutions tailored to
Vermont businesses
since 1849.



Vermont Matters.



Cut Costs

999 items processed free each month

Earn Cash

1% cash back on all debit card purchases—no cap, no gimmicks

Benefit Your Business

with Vermont's Best Value in Business Checking

Rewards Checking for Business

- 999 items processed free each month
- 1% cash back on all debit card purchases
- No maintenance fee
- No minimum balance requirement
- No per deposit fee
- Free debit card
- Free Small Business Online Banking with bill pay

Dare to Compare

- 999 items is more than 3x the free items other banks are offering with 'free' business checking accounts
- \$0.20 per item over 999 items in a month (other banks charge \$0.40 or \$0.50 per item over their free limit)
- Earnings credit applies to offset potential per-item fees (does your bank offer an earnings credit?)
- 1% cash back on debit card purchases applies to both PIN and signature-based transactions, with no limit for rewards
- Free use of all ATMs*
- Get a \$40 credit toward your first order from Harland Clarke—good toward checks, endorsement stamps, deposit tickets and more

Value, simplicity, convenience and no hidden fees—that is what Merchants Bank delivers!

Open your Rewards Checking for Business account today!

More online at mbvt.com or visit your nearest branch!

As with all banks, uncollected funds usage fee may apply. Business accounts only. \$100 initial deposit required to open account.

*You may be charged by other banks for the use of their ATM.

A Complete Business Lineup

Solutions for All Your Business Banking Needs

Money Market

- Tiered interest rates to maximize earnings
- Links to checking for overdraft coverage

Online Banking

- Robust, secure functionality brings the Bank to your computer
- Small Business, Premium and Premium Plus platforms available
- Includes Bill Pay & Presentment

Standby Overdraft Coverage Line

- \$5,000 variable-rate credit line
- Activates to cover overdrafts
- Repays principal automatically from checking

Cash Management

- Investment sweep program
- Line of credit sweep program
- Target balance accounts (TBA)

Small Business Loans

- Amortizing loans and lines of credit¹
- Up to \$200,000² and 60 months
- Quick decision, typically within 48 hours

Visa® Business Platinum Credit Card

- No annual fee
- Zero liability for unauthorized purchases

Merchant Services

- Accept credit cards wherever your business takes you—online, in store or on the road
- Competitive processing rates & equipment pricing
- MasterCard, Visa, American Express, Discover and Diners Club acceptance
- PIN-based debit and electronic check acceptance

Remote Deposit

- Deposit checks electronically
- Easy-to-use scanner and software
- Saves time—faster availability of funds—secure

Health Savings Account

- No set-up or monthly maintenance fee
- Free unlimited check writing
- Free debit card, online banking and bill pay

Flexible Certificate of Deposit

- Accounts are FDIC insured up to \$250,000
- Maximum aggregate CD balance per customer of \$250,000



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branches statewide

Business Bankers
in every branch

Qualified Lenders
in every branch

¹Business must have been in operation for minimum of 24 months; must meet Merchants Bank's credit and collateral eligibility requirements.

²For larger amounts, please contact a Merchants Bank Corporate Banking Officer, call 800-322-5222.

Business
Banking
Solutions

mbvt.com | 800-322-5222



Vermont Matters.

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When you choose to bank with Merchants, you put resources to work for Vermont. Homes are financed. Local employers are provided growth capital. Community organizations and events are supported.

We are proud to be a Vermont bank with Vermont values.