



**Flatirons Bank**

Member FDIC

# BUSINESS BANKING

## Personalized Banking | Innovative Solutions | Local Impact

At Flatirons Bank, our team provides personalized and responsive service. Our full suite of products is specially designed to meet the unique needs of our business clients. With our experienced Treasury team, Flatirons Bank provides sophisticated solutions that drive your business forward. Our relationship-focused approach to banking means you'll enjoy working directly with a relationship manager who prioritizes you.

### Business Banking Solutions

- Business Operating Account
- Reserve/Money Market Account
- Professional Services Banking
- COLTAF Accounts
- Company-Sponsored HSA Account

### Business Banking Lending

- Receivables & Inventory Financing
- Equipment Financing
- Business Acquisition
- Working Capital Lines of Credit
- Owner Occupied Real Estate Loan
- SBA Lending

### Business Services

- Lockbox
- ACH Origination
- Positive Pay
- Credit Card/Purchase Card
- Credit Card Merchant Processing
- Business Escrow Services
- Online Wire Transfers
- Dual Control/Entitlements
- Loan Sweeps
- Additional FDIC Insurance: CDARS<sup>®</sup> & ICS<sup>®</sup>

## CONTACT US

303.530.4999

Flatirons.Bank

1095 Canyon Blvd. Suite 100  
Boulder, CO 80302

522 4th Avenue  
Longmont, CO 80501





# SOLUTIONS OVERVIEW

## All Operating Accounts Feature Complimentary:

- Online Banking
- Mobile Banking with Mobile Deposits
- No foreign ATM fees
- Bill Pay
- External Transfers
- eStatements

### Business Debit Card fee \$15 per year

Operating Accounts (Checking)	Opening Deposit	Monthly Maintenance Fee	Balance To Waive Fee (Min Avg Daily Balance)	Monthly Activity Fee (Deposited Items and Withdrawals)	Earn Interest* (Min Daily Balance Required)	Paper Statement Fee
Small Business	\$0	\$10	\$3,500	\$0.20 per item over 100	N/A	\$5 per month
Flatirons Business	\$0	\$15	\$25,000	\$0.20 per item over 500	N/A	\$5 per month
Nonprofit	\$0	\$10	\$5,000	\$0.20 per item over 150	\$5,000 or greater	\$5 per month
Premier Commercial	\$0	\$30	Earnings Credit Off-Sets Fees	\$0.20 per item	N/A	\$5 per month

Savings Accounts	Opening Deposit	Monthly Maintenance Fee	Balance To Waive Fee (Min Avg Daily Balance)	Withdrawals Per Month	Earn Interest* (Min Daily Balance Required)	Paper Statement Fee
Business Money Market	\$0	\$20 per month	\$10,000	\$10 per item over 10 per month	**Tiered starting at \$10,000 or greater	\$5 per month
Business Savings	\$0	\$10 per quarter	\$1,000	\$5 per item over 10 per quarter	\$1,000 or greater	\$5 per quarter
Certificates of Deposits***	\$10,000	N/A	N/A	Substantial penalty for early withdrawal	\$10,000 or greater	N/A

Additional terms and conditions may apply. Account terms and conditions may be amended at any time. Fees may reduce earnings on interest bearing accounts. Accounts may be closed if the account remains at a zero balance for 90 days. \*Minimum daily balance required to earn stated APY. APY = Annual Percentage Yield. Interest rate and APY may change at any time at the Bank's discretion (non-CD accounts). \*\*The Business Money Market Account requires a minimum daily balance of \$10,000 or greater to earn the stated APY. Tiered rate structure based on the following tiers: \$10,000 - \$49,999; \$50,000 - \$99,999; \$100,000 - \$199,999; \$200,000 - \$499,999; \$500,000 - \$999,999; \$1,000,000 and greater. \*\*\*CD terms of 3, 6, 12, 18 and 24 months available. Please contact a relationship banker for current rates and additional account terms and conditions.

