



SMALL BUSINESS BUNDLE

As your local bank, we offer products and services to benefit your business. MidWestOne’s goal is to help you maximize capital, simplify cash flow and protect your business from fraud with products that work in conjunction with your business checking account. The times in which we live, call for us to be vigilant in providing services to protect your money while you are busy running your business. Our Small Business Bundle is designed to offer you peace of mind against risk and give you time back for growing your business.

Positive Pay (Check, ACH, Payee, Teller Line)*

- You provide MidWestOne a list of checks, or guidelines for ACH transactions, that are legitimate (okay to approve)
- Our systems monitor account number, check number, payee name, and date on all checks presented. (Along with monitoring the guidelines you set up for ACH transactions prior to being paid)
- All items that match will be paid, any items that do not match or fit your guidelines, will be sent back for you to review

Mobile Deposit

- Included with Business Mobile Banking – you get access to Business Mobile Deposit¹

Business Online Banking

All you needs is your smart phone or tablet (iphone, iPad or Android) and you have safe access account information anywhere, anytime:

- Check balances
- View transactions
- Enable alerts
- Transfer funds
- Access Business Mobile Deposit

Business Bill Pay

- Save time and money by setting up automatic payments and recurring monthly payments without writing checks or buying stamps.
- Dual control capabilities are available for handling payable

Benefits

- ✓ Safety
- ✓ Easy
- ✓ First line of defense against fraud
- ✓ Worry free
- ✓ Automatic

Fraudsters are forcing businesses to operate with a heightened awareness of their activity. MidWestOne offers these preventative controls and processes to help combat the risk.



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For a video demonstration of MidWestOne’s Positive Pay service, please visit the Online Learning Center by scanning the QR Code or visiting: www.MidWestOne.bank/business/treasury-management/positive-pay

* Monthly cost for Check and ACH Positive Pay is one monthly fee of \$19.99 when 50 or less checks are presented per month. (ACH transfers are unlimited) When more than 50 checks are presented the monthly fee is \$35. Bundle is valid with a Business Checking or Business Interest Checking Account. Monthly fees may change and will be communicated to Bundle customers. ¹Mobile and data rates may apply.

Rev. 12.2024