

# Treasury Products & Services

## Investing in you

### We make banking easy.

Whether you're expanding, starting new, purchasing equipment or improving your cash flow, let us help.

#### Personalized financing

- Business purchases
- Small business lending
- New construction
- Equipment loans
- Lines of credit

#### Flexible cash management

- Convenient payment processing solutions
- Custom merchant services
- Corporate/purchase card program

#### Community-focused

- Investing to build stronger neighborhoods
- Serving to enrich our local community
- Building relationships to better meet the needs of our customers

## Cash Management Solutions

Enhance your banking capabilities and customer experience. Our services include on-site setup, training and support by an RCB Bank treasury services representative.

### ACH Services

#### Streamline your billing and accounting operations.

Disburse and collect funds electronically. Boost productivity, lower processing costs and get paid faster.

- **Direct Deposit** lets you pay employees and vendors with an electronic deposit directly into their bank account.
- **Direct Debit** helps you receive funds faster and reduces time waiting on payments to arrive.

### Remote Deposit Capture

#### Deposit checks from your office.

Save time and money by eliminating trips to the bank. Expedite access to your cash flow with the ability to deposit checks all at once or as they are received.

- Secure check deposit 24 hours a day.
- Same-day processing before 7 p.m, Monday-Friday, excluding holidays.

### RemitPlus® Express™

#### Simplified check processing and more.

Process checks, payment vouchers, stubs and coupons through a web-based remittance solution.

- Scan payment vouchers, stubs and coupons with your incoming checks.
- Export reconciliation reports for your accounting software.
- Perfect for large volume customers like rural water districts and utility companies.

### Online Banking

#### Fast. Secure. Convenient.

Manage your finances online. View accounts, transfer funds<sup>1</sup>, search eStatements/eDocuments, pay bills and create alerts.

Ask us about adding **ACH services** and the **ability to wire funds** through your Online Banking and the RCB Bank's Mobile Banking app available for iPhone®, iPad® and Android™ devices.

### Positive Pay (Check & ACH Protection)

#### A security guard for your account.

- Allows you to approve exception transactions before processing.
- Protects against fraudulent items.
- Check & electronic payment protection available.
- Improves reconciliation process by detecting errors prior to month-end.

### Digital Lockbox (Receivables Collection)

#### We will process your client payments for you.

- Reduce costs
- Increase cash flow
- 24/7 access to deposited item images
- OCR (Optical Character Recognition) capability
- Data key entry for Accounts Receivable posting
- Save on company labor costs
- HIPAA compliant

<sup>1</sup>Funds may not settle or be available immediately. Other transfer restrictions and limitations apply.

See your Treasury Services Rep for details and pricing. Standard carrier fees for data and text messaging may apply. Subject to eligibility and further review. Deposits are subject to verification and not available for immediate withdrawal. Deposit limits and other restrictions apply.

<sup>2</sup>Message and data rates from carriers may apply. Deposits are subject to verification and may not be available for immediate withdrawal. Subject to eligibility and further review. Deposit limits and other restrictions apply.

<sup>3</sup>Some restrictions apply. Rush delivery is available for an additional fee. Ask us for details.

## Merchant Card Services

**Accept credit card payments** with Clover™, an all-in-one payment processing system.

- **Clover™ Station** is a full POS system that will track inventory, manage employees, gain customer insight and accept almost any payment type.
- **Clover™ Mini** is a sleek, flexible payment terminal that allows you to either process cards only or scale up to full POS functionality.
- **Clover™ Mobile** lets you take your credit card terminal wirelessly on or off site.
- **Clover™ Go** lets you take your business anywhere you go by taking payments from your smartphone or tablet.

## Standard Credit Card Terminal

**A quick, no-frills credit card processing solution.** Easy set up, hassle-free and dependable.

## Corporate Credit Card

**Manage your monthly spending.**

- Purchase restriction functionality.
- Reward options available.
- Individual spending limits control.
- Two card options to meet your needs.
- Online expense reporting and receipt management.

Ask how corporate credit cards can help your business.

## Account View

**View and store your financial records**

**with ease.** Receive a CD containing your business account statements and transaction images monthly, quarterly or annually. Easily sort or search by amount, transaction type or check number. Include multiple accounts on one disc.

## Mobile Deposit<sup>2</sup>

**Deposit checks from your phone** with RCB Bank's Mobile Banking app available for iPhone®, iPad® and Android™ devices.

## Text Banking

**Track your money.** Use simple text messages to receive account balances, transfer money between accounts and receive account history.

## Bill Pay<sup>3</sup>

**Pay and track bills with ease.** Set one-time or recurring payments to companies and individuals. View payment history. eBills available.

## ICS® & CDARS®

Perfect for corporations, mid-size companies, small businesses, government entities, non-profit organizations and franchises.

**Visit [RCBbank.bank/TreasurySavings](http://RCBbank.bank/TreasurySavings) for more details.** Ask for details on additional FDIC coverage.

# Accounts Overview

	Minimum to Open	Service Charge	Pays Interest <sup>4</sup>	Statement Options	ATM Transaction Fees <sup>5</sup>	Transactions Fees <sup>6</sup>
<b>Business Checking</b>	\$250	\$0	No	eStatements free or paper statements \$5/mo	No	First 75 free, \$.20 ea. > 75
<b>Business Interest</b>	\$250	\$9/mo.	Yes	eStatements free or paper statements \$5/mo	No	See pg. 3.
<b>eBusiness Analysis Checking</b>	\$250	\$7/mo.	No	eStatements free or paper statements \$5/mo	No	See pg. 3.
<b>Non-Profit Checking<sup>7</sup></b>	\$250	\$4/mo. < \$200 balance	No	eStatements free or paper statements \$5/mo	No	No
<b>my Business Money Market</b>	\$2,500	\$10/mo. < \$2,500 balance	Yes	eStatements free or paper statements \$5/mo	No	See pg. 10.
<b>Business Savings</b>	\$250	\$5/qtr. < \$25 balance	Yes	eStatements free or paper statements \$5/qtr	No	First 9/qtr. free, \$10 ea. <sup>6</sup> > 9

<sup>4</sup> Ask us for current rates.

<sup>5</sup> When you use a terminal not owned by RCB Bank, the ATM owner/operator may charge additional fees.

<sup>6</sup> Transactions include ACH debits, checks written, deposits, items deposited and withdrawals (excluding ACH credits, ATM & Debit Card).

<sup>7</sup> An IRS determination letter is required to prove non-profit 501 (c)(3) tax-exempt status.

# Business Accounts

## Business Checking

Ideal for small businesses with less than 75 transactions per month. There is no monthly service charge. First 75 transactions are free; each additional transaction is \$0.20 each.

## Business Interest Checking

Earn interest on your balance and get unlimited debit card transactions. Service charge is \$9 per month. Ask for current rates.

### Transaction Fees<sup>5</sup>

Deposit/Withdrawal	\$.15 each
Transit Items Deposited	\$.10 each
On-Us Item Deposit	\$.05 each

## eBusiness Analysis Checking

Offset account charges with an earnings credit that accrues credit on your daily balance.

### Transaction Fees<sup>5</sup>

Deposit/Withdrawal	\$.15 each
Transit Items Deposited	
0 - 499 items	\$.10 each
500 - 999 items	\$.09 each
1,000 - 4,999 items	\$.08 each
5,000 items or more	\$.07 each
On-Us Item Deposit	\$.05 each

## Non-Profit Checking

Take advantage of a low minimum balance requirement and service charge. Keep a \$200 minimum balance to avoid a \$4 monthly service charge. IRS determination letter is required to prove non-profit 501(c)(3) tax-exempt status.

## my Business Money Market

Earn interest on higher balances and still have access to your money. There is a \$10 monthly service charge for balances less than \$2,500. Ask us for current rates.

### Transaction Fees

Deposit	First 10 Free \$.15 each >10
Transit Items Deposited	First 10 Free \$.10 each >10
On-Us Item Deposit	First 10 Free \$.05 each >10
Withdrawal/Debit <sup>6</sup>	First 6 Free \$5 each >6

## Business Savings

Designed for businesses who want to receive a competitive rate of return without locking in funds. \$25 minimum daily balance to avoid the \$5 quarterly service charge.

### Transaction Fees

Withdrawal/Debit <sup>6</sup>	First 9 Free/Quarter \$10 each >9
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See comparison table on previous page for additional details, full disclosures and minimum opening balance requirements.

# Business Lending

### We know business.

RCB Bank offers a range of financing options tailored to your business.

- Expand your business
- Buy equipment
- Purchase inventory
- Purchase property
- Working capital loans

# Farm & Ranch

### Achieve long-term goals.

We know farming and ranching.

- Land
- Equipment
- Operating costs
- Livestock
- Crops
- Farm Service Agency (FSA)

# Business Leasing

### Commercial leasing for qualified counties, municipalities and not-for-profit corporations.

Our commercial team takes the time to understand your specific business situation in order to better serve you.

With approved credit. Terms, qualifications and other restrictions apply.

# RCB BANK

## Trust & Wealth Management

**We manage your money like we manage our own.**

**Your goals. Our priority.** You don't have to be wealthy to get started building your investment portfolio. We offer solutions for both beginning and seasoned investors.

- Business succession planning
- Financial planning
- Ranch/farm management
- Oil & gas property management

Our services are designed to provide you with peace of mind, maximum tax savings and estate settlement advantages. Let our team of professionals stay on top of the ever-changing investment, tax and regulatory issues.

### Plan your success with us.

- Methodical, long-term approach to investing
- No hidden fees
- No cost, no obligation portfolio reviews

### Connect with us at [RCBbank.bank/Trust](https://RCBbank.bank/Trust)

Investment products are not insured by the FDIC. Not a deposit or other obligation of, or guaranteed by the depository institution. Subject to investment risks, including possible loss of the principal amount invested. Wealth advisors do not provide tax, legal or accounting advice. Seek advice of professional tax consultant.

## Get in touch.

Northeast Oklahoma  
**918.342.7379**

Central Oklahoma  
**405.463.5917**

N. Central OK & Arkansas City, KS  
**580.718.2761**

Central & Northern Kansas  
**316.247.7705**

[RCBbank.bank/TreasuryServices](https://RCBbank.bank/TreasuryServices)

## 3 Things You'll Love About Our *instaBank*.

### 1. Video chat during extended banking hours.

Enjoy the **versatility** of self-service or teller assistance. Our RCB video Bankers can help you with more than transactions — order debit cards, reset PIN or online banking password, set your debit card for travel and answer questions.

**Live Chat Hours**, excluding holidays  
Monday-Friday 7:30 a.m. - 7 p.m.  
Saturday 10 a.m. - 3 p.m.

### 2. Smaller and larger cash withdrawals than ATMs.

Enjoy the **flexibility** of choosing your denominations, instead of having to withdraw in \$20 increments.


### 3. Personal and business check cashing and deposits.

Enjoy the **convenience** of banking at your leisure: deposits, withdrawals, check cashing, loan payments, money transfers and more.

Money transfers can only be made between RCB Bank accounts. ITM deposits made before 7 p.m. on business days the Bank is open will be deposited that day. Deposits made after 7 p.m. or on days the Bank is closed will be deposited next business day. Some transactions may be limited during nightly processing. Other restrictions may apply.

## Tap to Pay Visa® Debit Card

### Easy as cash, but more convenient!

Your card is tied directly to your checking account and can be used to buy office supplies, gas or even pay bills. Using your debit card can help you budget money as you can instantly track expenses online and view your spending history. Plus, you can Tap to Pay anywhere you see the Contactless Symbol. 

### You can adjust daily purchase limits on your debit card.

Standard daily limit is \$2,500 but you can temporarily raise or lower your purchase limit by calling us at 855-226-5722.

### Traveling out of state or internationally?

Call 1-877-361-0814 prior to your departure to ensure continued usage of your card.

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