

Business Online Banking

- Online Banking with employee access levels
- View detailed transactions on your accounts
- Transfer funds between your LCSB accounts
- View eStatements
- Place stop payments on checks

ACH Origination and/or Wire Services

- Available as an add-on to Business Online Banking
- Requires prior bank approval
- \$15.00 per month
- \$2.00 per Token per month
- ACH Fees -- \$4.00 per file and \$0.06 per item
- Wire Fees -- \$15.00 per wire

Business Bill Pay

A convenient, secure and simple way to pay your bills.

- Fast and secure payments
- Pay companies and individuals
- Recurring payments
- eBills available for participating merchants
- Pay your employees with direct deposit
- \$5.95 per month
- \$0.50 per payment after the first 10 payments
- No charge for E-Business Checking accounts

Positive Pay

Our Positive Pay Service can be added to the Business Checking account to help prevent fraudulent checks from posting to your account.

- Web interface allows LCSB customers to submit files of issued checks
- Customer receives notification when checks not issued are presented for payment
- ACH option is available
- Fees apply

Other Services

- Apple Pay®, Samsung Pay and Google Pay™
- VISA® Business Credit Card
- Night Depository
- Merchant Services
- Automatic Fund Transfers—schedule recurring transfers on predetermined dates
- Wire Transfers
- Analysis Statements



Serving you at two convenient locations:

Main Bank

902 Merchant St
Emporia, KS 66801

Industrial Branch

1202 Industrial Rd
Emporia, KS 66801



LYON COUNTY STATE BANK

620-342-3523

Toll Free 877-448-5272

www.mylcsb.com

Member FDIC



LYON COUNTY STATE BANK



BUSINESS BANKING

Our Business Checking Accounts include:

- *Unlimited Check Writing*
- *Business Online Banking & Mobile Banking*
- *Bank by Phone*
- *Business Debit Card*
- *eStatements available at no charge. Enrollment required to receive eStatements.*

E-Business Checking

A basic business checking account that includes Business Bill Pay and Business Mobile Deposit.

- Minimum Amount to Open is \$100
- Maintenance Fee — \$10 per month
- Includes Business Bill Pay
- Includes Business Mobile Deposit
- Paper statements available for \$3 per month

Small Business Checking

Designed for those smaller, local or independent businesses with basic banking needs.

- Minimum Amount to Open is \$100
- Maintenance Fee — \$10 per month (waived with a Minimum Daily Balance of \$3,000 or more)

Business Transfer Account

Designed for customers who regularly sweep funds to another institution. Typically regional or national chains with frequent cash deposits and change orders.

- Minimum Amount to Open is \$100
- Maintenance Fee — \$250 per month
- No additional charges for Cash Services

Business Checking

Designed for businesses with complex needs. An Earnings Credit can offset monthly Service Charges.

- Minimum Amount to Open is \$100
- Maintenance Fee — \$10 per month
- Debit Item Fee — \$0.12 per debit item
- Deposited Item (On-Ups) Fee — \$0.07 per on-us item
- Deposited Item (Transit) Fee — \$0.07 per transit item
- Earnings Credit
 - Paid on Average Collected Balance over \$1,000 when the Minimum Daily Balance is \$1,000 or more
 - Rate paid is subject to change weekly
 - Earnings credit only reduces fees

Business Interest Checking

A simpler business account that earns interest.

- Minimum Amount to Open is \$100
- Earns Interest with a Minimum Daily Collected Balance of \$1,000 or more
- Maintenance Fee — \$10 per month
- Debit Item Fee — \$0.15 per debit item
- Deposited Item (On-Ups) Fee — \$0.07 per on-us item
- Deposited Item (Transit) Fee — \$0.07 per transit item

Organization Checking

Limited to local non-profit organizations and associations.

- Minimum Amount to Open is \$100
- Maintenance Fee -- \$4 per month (waived with a Minimum Daily Balance of \$500 or more)
- Debit Item Fee — \$0.30 per debit item after 25
- Deposited Item (On-Ups) Fee — \$0.30 per on-us item after 50
- Deposited Item (Transit) Fee — \$0.30 per transit item after 75

Business Savings

For businesses that want to grow savings while maintaining easy access to cash.

- Minimum Amount to Open is \$100
- Earns Interest with a Minimum Daily Collected Balance of \$100 or more
- Maintenance Fee — \$3 per month (waived with a Minimum Daily Balance of \$200 or more)
- Debit Item Fee — \$1 per debit item after 3 per month.

Certificates of Deposit

Receive a guaranteed return on your investment with the security of FDIC Insurance. We offer a wide range of rates and maturities so you can choose the Certificate of Deposit that works for you.

- Minimum Amount to Open is \$500
- Earns Interest
- Fixed and variable rate options available
- Additional deposits allowed to some variable rate certificates
- Penalties may be imposed for early withdrawal

Safe Deposit Boxes

- Choose from a variety of sizes and rates
- Annual rental fee automatically deducted from your LCSB account
- Safe Deposit Box contents are NOT insured by the FDIC
- Please contact your insurance agent regarding insurance for your safe deposit box contents