



### Insurance Solutions\*

MBT Insurance is a full-service, independent agency offering a complete line of insurance products with multiple companies to meet your individual needs. Our offices are located in Clear Lake, Forest City, Lake Mills, Hayfield, and Mantorville, with appointments available in Austin, Blooming Prairie, Dodge Center, and Rochester.

\*Insurance products & services are not insured by FDIC or any other government agency, not bank guaranteed, not bank deposits or obligations, and may lose value.

### Investment Opportunities\*\*

MBT Investments is a full service financial center offering:

- SEP's
- IRA's
- Profit Sharing
- Life Insurance
- Annuities
- Pension Rollovers
- Tax-Deferred Investments
- Estate Planning
- Mutual Funds
- 401 (k) Plans
- Stocks
- Bonds
- Brokered CD's

\*\*Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. MBT Bank and MBT Investments are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using MBT Investments and may also be employees of MBT Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, MBT Bank or MBT Investments. Securities and insurance offered through LPL or its affiliates are:

Not insured by FDIC or Any Other Government Agency | Not Bank Guaranteed | Not Bank Deposits or Obligations | May Lose Value



#### Iowa Locations:

**Clear Lake**  
641-357-6161

**Forest City**  
641-585-2825

**Lake Mills**  
641-592-0041



#### Minnesota Locations:

**Austin**  
507-437-3253

**Blooming Prairie**  
507-583-6688

**Dodge Center**  
507-374-6090

**Hayfield**  
507-477-2212

**Mantorville**  
507-635-2481

**Rochester**  
507-226-8460

MEMBER  
FDIC



# MBT Bank

## Business Banking Solutions



### CONTACT US

[www.mbtbank.bank](http://www.mbtbank.bank)

(800) 872-5630

Follow us on Facebook: @MBTBank

Where will you GO with MBT?

# Checking Accounts for your business.



## Small Business Checking

Perfect for sole proprietors, home based businesses, class reunions, sporting events, or businesses with limited activity.

### No Minimum Opening Balance Required

### No Minimum Balance Fee

- Monthly statement includes check images
- 15 free withdrawals - then \$.50 each
- 5 free deposits - then \$.50 each
- Return deposit item fee - \$3 each



## Basic Business Checking

Designed to meet the checking needs for small to medium-sized businesses with a moderate amount of transactions

### No Minimum Opening Balance Required

### \$10 Minimum Balance Charge

*If balance falls below \$1,000*

- Monthly statement includes check images
- 45 free withdrawals - then \$.40 each
- 25 free deposits - then \$.40 each
- Return deposit item fee - \$3 each



## Business Analysis Checking

Designed for businesses that maintain large balances and have a high volume of transactions. You will enjoy the value of earnings credit, which helps offset fees.

### \$8 Monthly Maintenance Fee

- Per withdrawal fee - \$.24 each
- Per deposit fee - \$.24 each
- Return deposit item fee - \$3 each



## Business Interest Checking

Interest accrues on daily collected balances, compound and paid monthly.

### No Minimum Opening Balance Required

### \$10 Minimum Balance Charge

*If balance falls below \$4,000*

- 45 free withdrawals - then \$.40 each
- 25 free deposits - then \$.40 each
- Return deposit item fee - \$3 each



## Corporate Sweep

Designed for the large balance-level business customer. Excess funds are swept into a tiered interest bearing account. The account provides automatic cash management of funds by utilizing retail repurchase agreements (REPOS)\*.

- Per withdrawal fee - \$.24 each
- Per deposit fee - \$.24 each
- Return deposit item fee - \$3 each





\*REPOS are short-term debt obligations of the bank. REPOS are not FDIC insured but are collateralized by U.S. Securities held by a correspondent bank, which are fully guaranteed by the United States or one of its agencies. With no FDIC maximum insurance guidelines, the corporate customer is able to maintain secured balances in excess of \$250,000.

## Business Products & Services

### Autobooks

Autobooks is an all-in-one invoicing, payment, and reporting system designed for small businesses.

#### Features & Benefits:

-  Create professional invoices electronically or physically in seconds
-  Collect payments by credit card, debit card, or ACH transfer
-  Track who has paid and how much
-  Generate reports like balance sheets, income statements, and customer aging reports

### Cash Management Solutions

Make direct deposits for payroll and easily manage payments and accounts receivables.

#### Features & Benefits:

- Eliminate the need to issue paper payroll checks, simplify payroll by depositing directly into employee's bank account
- Minimize lost checks and stop payment fees
- Reduce late payments and delinquencies

### Positive Pay

A fraud prevention tool that allows you to monitor items posting to your accounts.

#### Features & Benefits:

- Deters check fraud
- Simplifies check reconciliation
- Improve accounts payable processes

### Remote Deposit

Allows your business the freedom to make check deposits electronically without leaving the office.

#### Features & Benefits:

- Convenient way to deposit checks
- Allows funds to be available sooner, improving working capital

As your business grows, so do your banking needs. Visit with us to determine which account best meets these needs.