

Business Banking



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■ Farmers National Bank provides banking for a wide range of businesses.

Farmers National Bank serves as the commercial bank for businesses as diverse as manufacturers, retailers, sales, professional and service companies, both small and large.

We take a practical approach to your banking needs by offering a personal touch as well as the latest products, banking, and security technologies.

What do we mean by that? Well, we offer services that maximize use of your funds and provide just the functions you need, all with the support of our staff when you need it.

The way we see it, our job is to provide you with solutions to your banking needs that are clear, direct and beneficial to managing and growing your business.

■ Why local is better for your business

Your community is where we live, work, raise families and pay taxes. Your business won't get lost in the shuffle at Farmers, because you represent the heart of what has made us a successful bank since 1887.

Our combined team of Branch Managers, Commercial Lenders and Treasury Management officers have the authority to make a range of decisions and can offer the products and services of a larger bank; but with the local decision making of a small bank. Our banking partners can help you arrange just the right account structure, cash management tools, Fraud Protection and business funding (long and short term) that your business needs to grow and prosper.

■ Strength and diversity of offerings

The combination of our asset strength, the experience level of our banking professionals and the diversity of our product and service offerings, make us a bank that helps local community businesses expand and succeed.

■ Business Banking Services

- Business Checking
- Commercial Loans and Mortgages
- Online Security Package
- Merchant Services
- Remote Deposit Desktop Banking
- VISA Business Debit Card
- VISA Corporate Credit Card
- Electronic Payroll, Tax Payment Services and Online Wire Services
- Online and Mobile Banking
- Healthcare Banking
- Fraud Management

Maximize Cash	
Investment Sweep	<ul style="list-style-type: none"> • Earn higher rate of interest on excess funds. • Money moves between accounts automatically for convenience.
ZBA	<ul style="list-style-type: none"> • Allows for a separate account for payroll or specialized purpose tracking while providing maximum earnings credit on the Commercial Analysis Account. • Money moves between accounts automatically for your convenience.
Controlled Disbursement	<ul style="list-style-type: none"> • Allows the business to verify required conditions are met before paying a check. • Security feature requires all presented checks be approved by the issuer.

Minimize Risk	
Check Positive Pay	<ul style="list-style-type: none"> • Automatically verifies authenticity of presented checks before they are paid. • Stops altered or counterfeit checks from clearing your account.
ACH Positive Pay Filter	<ul style="list-style-type: none"> • Allows the business to list approved sources for ACH debits that are clearing the checking account. • Returns unauthorized debits before clearing the account.
ACH Debit Blocker	<ul style="list-style-type: none"> • As a security measure, all ACH debits are stopped from clearing the checking account by the business through the online banking.
Trusteer Rapport	<ul style="list-style-type: none"> • Free PC or Mac security download available to any business client. • Provides another layer of protection on Farmers National Bank's online banking.

Accelerate Deposits	
Remote Deposit Capture	<ul style="list-style-type: none"> • Allows the business to make deposits from the convenience of your office. • Saves time running to the bank and increases employee productivity.
ACH Origination	<ul style="list-style-type: none"> • Allows a business to draw funds in from clients thereby saving time and costs in collection. • Move monies between divisions or banks in an efficient and tracked manner.
Merchant Services	<ul style="list-style-type: none"> • Allows any business to take payments through on-site terminal, computer, tablet or mobile device. • Additional services include gift or loyalty card design and processing.

Electronic Banking	
Online Banking	<ul style="list-style-type: none"> • Transaction flexibility with multiple authority levels. • 18 months of transaction history available at no additional cost.
Mobile Banking	<ul style="list-style-type: none"> • Check balances, make bill payments, or complete balance transfers from your smart phone. • Mobile deposit capability.
Tablet Banking	<ul style="list-style-type: none"> • Check balances, make bill payments, or complete balance transfers from your tablet. • Mobile deposit capability.

Streamline Payments	
ACH Origination	<ul style="list-style-type: none"> • Allows a business to make payments to vendors and take advantage of potential discounts. • Direct deposit of payroll to control check costs and eliminate lost checks.
Commercial Bill Pay	<ul style="list-style-type: none"> • Multi level system designed to set authority on several levels. • Vendors are set-up one time on online banking for quick and efficient payments.
Wire Transfers	<ul style="list-style-type: none"> • Send domestic and international wires from the convenience of your office. • Tokens and call backs provide additional security against ever growing wire fraud.
Visa Credit Card	<ul style="list-style-type: none"> • Use anywhere to make purchases in a quick efficient manner. • Flexible shared limits or individual limits are available choices on this product.
One Card Purchase Program	<ul style="list-style-type: none"> • This service is for businesses with high annual spending on credit cards and provides more control from the business location. • Used for employees expenses or to pay vendors.



Our business banking representatives can provide a customized treasury solution proposal with fee structure. Some products require approval.

Deposit Solutions	
Business Green	<ul style="list-style-type: none"> • First 200 items processed at no charge. • No minimum balance to maintain.
Business Gold	<ul style="list-style-type: none"> • First 400 items processed at no charge allowing for greater activity. • \$25,000.00 average balance required to avoid monthly service charge.
Business Interest Checking	<ul style="list-style-type: none"> • First 150 items processed at no charge. • Low average balance of \$3000.00 required. to avoid monthly service charge.
Business Money Market	<ul style="list-style-type: none"> • Earn interest on excess funds but allows them to still remain liquid. • Can be attached to a checking account for limited overdraft.
Commercial Analysis Account	<ul style="list-style-type: none"> • Allows for an earnings credit on higher activity checking accounts. • Average monthly balances allow your deposited funds to offset any fees.
IOLTA/MOTA Account	<ul style="list-style-type: none"> • Available for attorneys or title companies. • Available for online wire service to send wires from the convenience of the office.
Business Savings Account	<ul style="list-style-type: none"> • Low daily balance requirement. • Earns interest on excess funds.
Health Care Savings	<ul style="list-style-type: none"> • Tax advantaged personal savings that works with a qualified health plan. • Save for future medical expenses.