



# EDGAR COUNTY BANK

[www.edgarcountybank.com](http://www.edgarcountybank.com)

## PARIS

177 West Wood Street  
P.O. Box 400  
Paris, IL 61944  
217.465.4154

## BROCTON

301 West 3rd Street  
P.O. Box 122  
Brocton, IL 61917  
217.385.2396

## KANSAS

101 South Front Street  
P.O. Box 200  
Kansas, IL 61933  
217.948.5191

## ASHMORE

10 West Ashmore St.  
P.O. Box 198  
Ashmore, IL 61912  
217.349.8939



# PROSPECT BANK

A DIVISION OF EDGAR COUNTY BANK & TRUST CO.

[www.theprospectbank.com](http://www.theprospectbank.com)

## CHAMPAIGN

1601 S. Prospect Avenue  
Champaign, IL 61820  
217.352.0077

## GILMAN

209 S. Crescent Street  
P.O. Box 8  
Gilman, IL 60938  
815.265.7264

## WATSEKA

141 Veterans Parkway  
P.O. Box 278  
Watseka, IL 60970  
815.432.6445



MEMBER FDIC

# BUSINESS ACCOUNTS



# EDGAR COUNTY BANK

[www.edgarcountybank.com](http://www.edgarcountybank.com)

Paris • Brocton • Kansas • Ashmore



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Champaign • Gilman • Watseka



MEMBER FDIC

Welcome to Edgar County Bank/  
Prospect Bank. We are proud  
to present our complete listing  
of business banking products –  
developed with the success of your  
business in mind.

Success Business Checking	4
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Progress Business Checking	6
Focus Business Checking	7
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## NOTES

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## COMMUNITY SAVINGS

Available only to non-profits and municipalities.

- \$100 opens your account
- Earn interest on entire balance
- Free online banking, eProducts and telephone banking
- \$5 monthly service charge if average daily balance falls below \$200

Limit of six (6) transfers from a savings or money market savings account during any one calendar month to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer.





## SUCCESS BUSINESS CHECKING

- \$100 opens your account
- Free online banking
- Free initial business debit card\*
- No monthly service charge
- Transaction fees:
  - \$0.25 per transaction over 250 per statement cycle
- Transactions include deposit items, debit items, EFT items

\*Subject to approval. Fee for replacement cards.



## COMMUNITY INTEREST CHECKING

Available only to non-profits and municipalities.

- \$50 opens your account
- Earn interest with daily balance of \$1,000
- Free online banking, eProducts and telephone banking
- Free initial business debit card\*
- Transaction fees:
  - \$0.25 per transaction over 100 per statement cycle
- Transactions include deposits, debit items, EFT items

\*Subject to approval. Fee for replacement cards.



## COMMUNITY CHECKING

Available only to non-profits and municipalities.

- \$50 opens your account
- Free online banking, eProducts and telephone banking
- Free initial business debit card\*
- Transaction fees:
  - \$0.25 per transaction over 250 per statement cycle
- Transactions include deposits, debit items, EFT items

\*Subject to approval. Fee for replacement cards.



## ACHIEVE BUSINESS INTEREST CHECKING

Available only to non-profits, sole proprietors and municipalities.

- \$1,000 opens your account
- Earn interest with daily balance of \$1,000
- Free online banking, eProducts and telephone banking
- Free initial business debit card\*
- \$8 service charge if average daily balance falls below \$500
- Transaction fees:
  - Deposit items: \$0.08 per item
  - Debit items: \$0.12 per item
  - EFT items: \$0.06 per item

\*Subject to approval. Fee for replacement cards.



## PROGRESS BUSINESS CHECKING

- \$100 opens your account
- Earnings credit is given on balances used to offset fees and based on the month's average collected balance
- Free online banking, eProducts and telephone banking
- Free initial business debit card\*
- \$7 monthly service charge
- Transaction fees:
  - Deposit items: \$0.08 per item
  - Debit items: \$0.12 per item
  - EFT items: \$0.06 per item

\*Subject to approval. Fee for replacement cards.



## PROGRESS BUSINESS SAVINGS

- \$2,500 opens your account
- Earn higher interest with \$5,000 or greater daily balance
- Free online banking, eProducts and telephone banking
- Interest is tiered based on these daily balances:
  - Tier One: \$5,000 - and up
  - Tier Two: \$.01 - \$4,999.99
- \$8 monthly service charge if average daily balance falls below \$1,500
- \$5 fee per withdrawal if over 6 per month

Limit of six (6) transfers from a savings or money market savings account during any one calendar month to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer.



## OUTLOOK BUSINESS SAVINGS

- \$100 opens your account
- Earn interest on entire balance
- Free online banking, eProducts and telephone banking
- \$5 monthly service charge if average daily balance falls below \$200
- \$3 fee per withdrawal if over 4 per month

Limit of six (6) transfers from a savings or money market savings account during any one calendar month to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer.



## FOCUS BUSINESS CHECKING

Let us develop a checking account specific to your needs and goals. We will research your current account activity to better determine transaction volume and account structures.

Focus Business Checking account holders will take advantage of extended services including:

- Free online banking, eProducts and telephone banking
- Remote deposit
- Free initial business debit card\*

\*Subject to approval. Fee for replacement cards.



## PROGRESS BUSINESS MONEY MARKET

- \$1,000 opens your account
- Earn more on a higher balance with tiered interest rates
- Free online banking, eProducts and telephone banking
- Limited check access to funds
- Interest is tiered based on these daily balances:
  - Tier One: \$200,000 and UP
  - Tier Two: \$100,000 - \$199,999.99
  - Tier Three: \$50,000 - \$99,999.99
  - Tier Four: \$.01 - \$49,999.99
- \$10 monthly service charge if average daily balance falls below \$1,000

Limit of six (6) transfers from a savings or money market savings account during any one calendar month to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer.



## QUEST BUSINESS MONEY MARKET

- \$25,000 opens your account
- Earn more on a higher balance with tiered interest rates
- Free online banking, eProducts and telephone banking
- Limited check access to funds
- Interest is tiered based on these daily balances:
  - Tier one: \$200,000 and UP
  - Tier Two: \$100,000 - \$199,999.99
  - Tier Three: \$50,000- \$99,999.99
  - Tier Four: \$.01 - \$49,999.99
- \$10 monthly service charge if average daily balance falls below \$10,000

Limit of six (6) transfers from a savings or money market savings account during any one calendar month to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer.