

# State Bank of Lizton LOCATIONS

# BUSINESS SOLUTIONS

## HENDRICKS COUNTY

LIZTON .....(317) 994-5115  
 BROWNSBURG .....(317) 852-2201  
 PITTSBORO .....(317) 892-3315  
 AVON .....(317) 745-5138  
 MORTGAGE DEPARTMENT .....(317) 858-6154

## BOONE COUNTY

LEBANON .....(765) 482-6003  
 JAMESTOWN .....(765) 676-5151  
 DOVER .....(765) 485-0331  
 ZIONSVILLE/ANSON .....(317) 769-7330  
 MORTGAGE DEPARTMENT .....(765) 483-6303



Discover the difference.

[www.statebankoflizton.com](http://www.statebankoflizton.com)  
1.866.348.4674



Discover the difference.

# BUSINESS SERVICES

*At State Bank of Lizton, we understand how much of yourself goes into your business. Beyond financial products and services that help keep your business going, you'll find a commitment to taking business banking to a more personal level. For us, it's about building relationships and putting a face to a business. We believe that by getting to know your business first, we can better understand what your business needs.*

### SMALL BUSINESS CHECKING

Need a business checking account to separate your personal and business expenses? Small Business Checking is an easy to use account that won't take a bite out of your profits. You have unlimited items for a low flat monthly fee, which is waived when a specific balance level is maintained.

### BUSINESS INTEREST CHECKING

Want to earn interest on the money in your checking account? Qualify as a sole proprietor or other special designation? Business Interest Checking offers a simple fee structure, competitive interest rates and the convenience of a basic business checking account.

### BUSINESS ANALYSIS CHECKING

Require detailed account information and have higher transaction volumes? Business Analysis Checking is a full service analyzed account with an earnings credit that may be used to offset monthly service fees.

### VISA® CHECK CARD

Seek a money management tool that offers you the convenience and control to make everyday business purchases? The VISA® Check Card is the answer. No checks to write, no cash to carry. It also doubles as your ATM card so you have access to cash at thousands of VISA® network ATMs.

### VISA® CREDIT CARD

Increasing your buying power important? Our Visa® credit card gives you buying power while also giving you more control over your business expenses.

### BUSINESS MONEY MARKET

Want a convenient, interest bearing, liquid investment with access by check? This account allows you to make deposits and withdrawals, and transfer collected funds by check, mail, wire, phone or in person.

### BUSINESS SAVINGS

Need to earn interest on cash that your business may not need for a period of time? This account provides a convenient, interest bearing liquid investment with the information service support today's businesses demand.

### LOANS AND LINES OF CREDIT

We'll work closely with you to learn your company's dynamics, positioning, needs and goals. To that end, we offer loans with fixed or flexible rates, long and short term financing tailored to your specific borrowing requirements, and a credit strategy that maximizes results. Our services include:

- Lines of Credit
- Term Loans
- Real Estate Loans
- Agriculture Loans
- SBA Guaranteed Loans
- And more!

### CASH MANAGEMENT

Depending on your profession, cash management can be a big issue for your business. We can help you implement or improve the efficiency of your collection, disbursement and information systems. Our cash management services are designed to reduce costly paperwork and maximize results based on your needs and goals. A variety of cash management services are available and can be customized to meet your business's special requirements including:

- Sweep Accounts
- Cash Management Online
- Merchant Card Processing
- Remote Electronic Deposit

# ACCOUNT COMPARISON

## ADDITIONAL SERVICES

	SMALL BUSINESS	BUSINESS INTEREST	BUSINESS ANALYSIS	BUSINESS MONEY MARKET	BUSINESS SAVINGS
Account Overview	For businesses with low transaction volumes	For sole proprietors seeking competitive interest rates and a basic checking account	For businesses with higher transactions and a need for detailed account information	For businesses who want a convenient, interest bearing, liquid investment with access by check.	For businesses needing an easy and ideal account that encourages savings
Minimum Opening Deposit	\$200	\$200	\$200	\$5000	\$25
Service Fee	\$5 Monthly	\$7.50 Monthly	\$10 Monthly	\$10 Monthly	\$3 per statement cycle
Balance to Avoid Monthly Fee	\$2500	\$7500	An earnings credit is calculated by the average daily positive collected balance less reserves. This allowance may offset some or all of the monthly maintenance and transaction service charges.	\$5000	\$100
Free Image Checks	No	Yes	No	Yes	Not applicable
Per Item Charge	None	None	\$.15 per check or withdrawal \$.12 per deposited item \$.08 per ACH debit or credit \$.25 per deposit Paid each statement period	<ul style="list-style-type: none"> <li>No more than 6 transfers can be made during each thirty (30) day statement cycle by pre-authorized transfer, automatic transfer, or telephone transfer. Of these (6) transfers, no more than three (3) may be by check, written to a third party.</li> <li>You may make an unlimited number of withdrawals from your account in person.</li> </ul>	15 withdrawals allowed per month
Interest Paid	No	Yes, variable rate compounded and credited monthly	No	Yes, variable rate compounded monthly; tiered rates	Yes, variable rate compounded and credited quarterly
NetTeller Online Banking	Included	Included	Included	Included	Included
Visa® Check Card	Included <i>(subject to credit approval)</i>	Included <i>(subject to credit approval)</i>	Included <i>(subject to credit approval)</i>	Not applicable	Not applicable
Visa® Credit Card	Included <i>(subject to credit approval)</i>	Included <i>(subject to credit approval)</i>	Included <i>(subject to credit approval)</i>	Not applicable	Not applicable

### INVESTMENT SERVICES\*

An important part of your business financial plan is placing your funds in the right mix of investments. And the need for sound retirement and pension strategies for you and your employees is obvious, but it can seem a daunting task. With UVEST Investment Services, Inc., Lizton Financial Services' investment advisors will work closely with you to develop an investment plan that meets all your goals, both short and long term. They'll consider your unique situation and recommend and implement the best plan for you based on your investment philosophy, and manage your account for maximum return. Services include:

- Individual Retirement Accounts
- Employee Benefit Plans
- Stocks, Bonds, Mutual Funds
- Tax Exempt and Tax Deferred Investments
- Annuities and more!

### INSURANCE SERVICES\*

Insurance planning is a critical component of your personal or business financial plan. Lizton Financial Services, a subsidiary of State Bank of Lizton, offers a wide variety of insurance programs that can help you manage risk. Our licensed agents can help you obtain quotes from leading providers and advise you in the selection of appropriate coverage in all areas of business insurance.

### PERSONAL FINANCIAL SERVICES

In addition to managing and growing your business finances, preserving and growing your personal finances is a key step toward overall long-term financial success. We offer personal checking and loan services; brokerage and personal investment services\*, personal insurance services\* and more.

\*NOT FDIC INSURED NO BANK GUARANTEE MAY LOSE VALUE. Securities are offered by, and investment consultants are registered with UVEST Investment Services, Member NASD, SIPC. Insurance services made available by Lizton Financial Services.