

Business Banking



MERRIMACK
COUNTY SAVINGS BANK

Money-Smart Solutions for Your Business

At the Merrimack, we offer a range of products and services to help you manage your business.



Business Savings Options

Business Savings

When you need to build savings and earn interest while having easy access to your funds, you'll find this is the best choice. Designed for any type of business, the Everyday Business Savings account earns interest on balances over \$100.

Business Money Markets

Make your money work harder for you, and still have easy access to your funds. You can earn competitive interest, and although there are some limitations, you can write checks and complete electronic transactions each month.

Business Sweeps

Sweep accounts conveniently help you achieve higher earnings on the funds you don't use on a daily basis. With a Sweep account, you can automatically maximize your earnings on excess account balances, so you don't have to spend time shuffling funds.

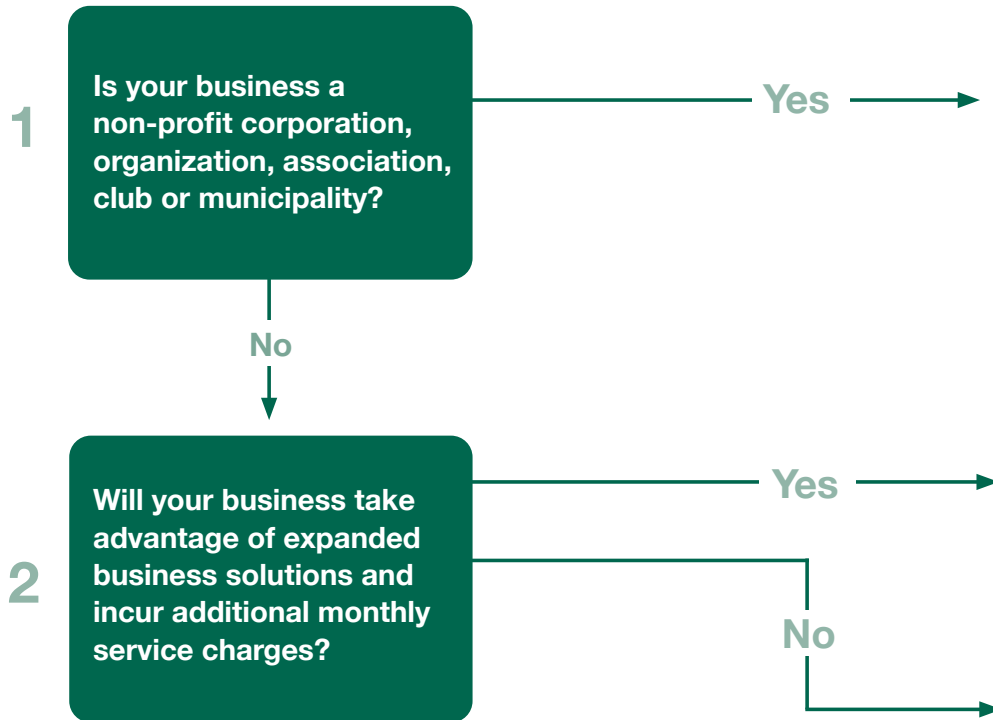
Business CDs

Business CDs offer the security of guaranteed returns, and are offered in a multitude of time frames to suit your specific needs.



Business Checking Accounts

Answer the following questions to determine which account is the best fit for your business. A low \$10 minimum deposit is required to open any business checking account.



Non-Profit Checking

- Earn interest¹ on balances of \$500 and greater
- No monthly service charge

Premier Business Checking

- \$10 monthly service charge
- Receive an earnings credit² to offset monthly service charge and service fees

Everyday Business Checking

- No monthly service charge

Interest on Lawyers Trust Accounts (IOLTA)

We also offer IOLTAs to law firms as an option to place client funds into a pooled account that earns interest used to benefit public service programs. IOLTAs earn interest¹ on balances over \$1,000 that is paid directly to the NH Bar Foundation. There is no monthly service charge.

¹ Variable-rate account. At our discretion we may change the interest rates and annual percentage yields at any time without notice. Fees may reduce earnings. Interest will be compounded every month and credited to your account every month. The daily balance method is used to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. On non-cash deposits (checks, for example), interest will begin to accrue no later than the next business day. Rate sheet available at any office or online at themerrimack.com.

² Earnings credit rate may change each statement cycle. Earnings credit can be used to offset monthly service charge and service fees. If earnings credit exceeds the charges, there will be no service charges. Excess earnings credit per statement cycle cannot be applied to the account to offset future fees. For information about earnings credits, and the current rate, please see a Branch Services Representative.



Convenience Services

Regular business hours are so yesterday. Bank the way that is most convenient for you, any time! Better yet, as a Merrimack business checking customer, these services are available at no additional cost to you.

Business Debit Cards

A simple way for you or your employees to make withdrawals, pay for travel expenses and supplies, or set up recurring payments for your utilities - without interest or service charges. Use your card anywhere Mastercard® is accepted and add your card to your mobile wallet to make purchases right from your mobile device.

We monitor cards closely for suspicious activity and notify you right away if something seems out of the ordinary – and with Cardholder Controls, you can even temporarily suspend your card if you suspect your card has been lost or stolen.

Online Banking

When you use the Merrimack's online banking services, you can conduct your banking from just about anywhere. Check balances, transfer funds between your accounts at the Merrimack or to and from accounts you hold at other financial institutions, pay bills, send an electronic payment to anyone you know, track spending and so much more! Visit themerrimack.com or download the Merrimack mobile app to get started.

Mobile Banking

Bank on the go with the Merrimack mobile app. Signing in is easy with TouchID and FaceID - and you can even deposit checks using the camera on your phone or tablet.

eStatements

Cut down on mail, not trees! Moving from paper statements to eStatements provides enhanced fraud protection while benefiting the environment.

Telephone Banking

Telephone Banking gives you 24-hour access to your accounts, as long as you have access to a phone. Check your balance, make transfers and access up to 6 months of account history – with the option to check recent credits, debits and bank card transactions separately.

Combined Statements

Combined statements allow you to receive statements for all of your eligible accounts on the same day, whether you choose to receive them as eStatements or by mail.



Expanded Business Solutions

Cash Management

Cash Management is a separate online banking platform designed for managing business accounts. It offers options for processing Automated Clearing House (ACH) transactions, such as direct deposit, accounts payable and receivable, Electronic Federal Tax Payment System (EFTPS), and/or payment collection for rent, dues, and more. And the tool's repetitive wire services allow you to initiate wires you send to the same customers regularly without visiting the Bank.

Positive Pay

Cash Management customers can enjoy automated fraud detection with Positive Pay. This service matches the account number, check number and dollar amount of each check presented to the Bank for payment against a list of checks you let us know have been previously authorized and issued by your business.

Deposit Express Remote Deposit

Instead of running to the bank with checks for deposit, send them electronically! With Deposit Express Remote Deposit, you'll save time, trouble and money. Deposit Express gives you the power to deposit checks right from your business location, so you and your staff can make more productive and profitable use of your time. It's simple to use and the Merrimack will provide all the equipment, support and on-site training.

Merchant Credit Card Service

In conjunction with our vendor, the Merrimack offers competitive rates for credit card processing so that businesses, from mobile contractors to large multi-location storefronts, are able to easily and affordably accept all major credit cards. Choose from a variety of state-of-the-art equipment options, including mobile card readers and equipment compatible with the EMV security chip requirement.

Enhanced Account Analysis

If you manage several business checking accounts with a high volume of transactions, Enhanced Account Analysis may be a great solution for you. Earn credit on qualifying balances that can be used to offset fees for Cash Management banking services.

To learn more or to apply, please contact a member of the business development team. Additional fees may apply.

Mutual Benefits Preferred Business Partner Program



Businesses like yours can become one of the Merrimack's *Mutual Benefits* business partners, helping our customers save money on everyday purchases where it matters most – right here in our community.

There are hundreds of local businesses and thousands of households participating in the Mutual Benefits program. Offered across the state by sister banks, Meredith Village Savings Bank and Merrimack County Savings Bank (the Merrimack), members receive extraordinary value and savings on shopping, dining, entertainment and health services as well as access to a world of discounts, both at national retailers and local businesses like yours.

The Merrimack's business customers who are also *Mutual Benefits* business partners receive many benefits, including:

- Complimentary *Mutual Benefits* Perks & Protection membership for the business owner.
- Multiple opportunities to display your business in our branch office lobbies. Scheduling is managed by the local branch office managers and is based on availability.
- A listing in the online business partner directories at mvsb.com and themerrimack.com, including a description of your business and a direct link to your website.
- Inclusion on the *Mutual Benefits* website and mobile app, which allows customers to find discounts at local businesses on their mobile device.
- Promotion on digital signs located in branch offices.
- Possible inclusion in our *Mutual Benefits* newsletter to all business partners and members.
- The opportunity to share a special offer on our Facebook page.

Merrimack County Savings Bank has selected Generations Gold, Inc. (GenGold®), a fully independent third party service provider, to provide travel and other discounted services on an exclusive basis to Mutual Benefits members. All liabilities, claims, damages and demands are the direct responsibility of GenGold®, the provider. Merrimack County Savings Bank and GenGold® are not affiliated. Not all services available in all areas. GenGold® is not FDIC insured or an equal housing lender. Please see mymutualbenefits.com or call 855.378.3898 for complete program details.

Health Savings Accounts for Your Employees

To mitigate the rising costs of healthcare, more and more businesses are offering their employees High Deductible Health Plans as a more affordable option. We can provide employees covered by High Deductible Health Plans with tax-advantaged personal Health Savings Accounts (HSAs). Your employees can contribute funds into an HSA on a pre-tax basis to save for current and future medical expenses — putting them in charge of how they manage their health care dollars.





Business Lending

We're there for your business when – and where – you need us.

Our Business Team will work closely with you to find solutions to suit your venture. We understand business. We also understand the uncommon challenges and rewards of doing business in New Hampshire.

Call us, and we'll come to you to discuss the options that best suit your needs including:

- Standard business loans such as term, installment and construction loans.
- Commercial real estate loans, including affordable housing financial packages.
- Business lines of credit and letters of credit.
- Time notes.
- Credit enhancement programs, such as Small Business Administration and loans guaranteed by the Business Finance Authority.

ezbusiness Loan

Looking to expand your business? Need cash for a new company vehicle? High speed, high performance computers for the office? At the Merrimack, we understand that regardless of what you need financing for, you probably need it sooner, rather than later.

With an *ezbusiness* Loan from the Merrimack, your business will have access to the funds it needs in no time! Enjoy a simplified application process, along with these other benefits:

- Expedited process for approval and closing
- *ezbusiness* Cash Reserve - overdraft line of credit up to \$5,000
- *ezbusiness* Term Loan- term loans from \$5,000 to \$100,000
- *ezbusiness* Lines of Credit- revolving lines of credit from \$5,000 to \$100,000

To learn more about products and services for your business, stop by any of our locations, call us at 800.541.0006 or visit us online at themerrimack.com.



Banking Services

PERSONAL

- Checking
- Savings
- CDs and IRAs
- Health Savings Accounts
- Convenience Services:
Online Banking, Mobile Banking,
Mobile Deposit, eStatements, Telephone
Banking, ATM and Debit Cards,
Combined Statements
- Mutual Benefits Savings and
Identity Theft Membership
- Overdraft Protection Services:
Transfer Account Protection, CheckReserve
Line of Credit, Courtesy Pay
- Mortgages
- Construction Loans
- Personal Loans
- Home Equity Loans and Lines of Credit
- Safe Deposit Boxes

BUSINESS

- Business Loans
- Checking
- Savings
- CDs
- Sweep Accounts
- Convenience Services:
Online Banking, Mobile Banking, Mobile
Deposit, eStatements, Telephone Banking, ATM
and Debit Cards, Combined Statements
- Cash Management Services
- Mutual Benefits Business Partner Program
- Debit Mastercard BusinessCard®
- Deposit Express Remote Deposit Capture
- Merchant Credit Card Service



MERRIMACK
COUNTY SAVINGS BANK

PO Box 2826, Concord, NH 03302
603.225.2793 | 800.541.0006 | themerrimack.com



REV 3/20 NMLS# 433938

MC 240134



printed on recycled paper with soy ink