



grow & prosper

At Rollstone Bank & Trust, we believe that expanding your dream business goes smoother when you have the right partners. That's why we offer a full range of commercial banking products and services with competitive rates and fees, specifically designed to meet your needs – and delivered how and when you need them by local decision makers – to help your business grow and prosper.

Rollstone Bank & Trust offers a choice of 2 business checking accounts, which can accommodate businesses of any size, from a local mom & pop operation to a company working on a global level. Let us help you determine which one is best for you.

Small Business Checking

- No minimum balance or monthly fee.
- Includes up to 200 combined items per month, consisting of checks, deposits, and deposited items.

Commercial Checking

For accounts with high activity and cash management needs, consider RBT's Commercial Checking.

- Earnings credits, based on average available balance less required reserves, reduce fees.
- No monthly service charge if earnings credits exceed activity charges.

WHICH ACCOUNT IS RIGHT FOR MY BUSINESS?

On a monthly basis, how many checks do you write and deposit (combined)?

- More than 200 – Commercial Checking
- Less than 200 – Small Business Checking

I need the ability to create electronic (ACH) payments and/or send and receive wire transfers on a regular basis.

- Yes – Commercial Checking
- No – Small Business Checking

(Optional) I would like to deposit checks remotely. My deposits will likely be less than \$10,000 in a day, fewer than 5 checks per day, and the checks will be for less than \$5,000.

- Yes – Small Business Checking with Mobile Deposit
- No – Commercial Checking with remote deposit capture



Business Services

COMMERCIAL LOANS

- Equipment and Term Loans
- Working Capital Lines of Credit
- Small Business Administration (SBA) Loans
- Commercial Real Estate Loans
- Industrial Development Bonds

CASH MANAGEMENT SERVICES

Business eBanking

Bank where – and when – you want to from your computer or mobile device.

- Manage all your Rollstone Bank & Trust accounts.
- Check account balances in real time.
- Accounting and invoicing with Autobooks.
- Quick Books integration.
- Download reports of your activity.
- Deposit checks.
- Fraud Protection.
- Generate custom reports.
- Set up wire transfers.
- Originate ACH Transactions.
- Pay bills.

Mobile Card Controls

Control your RBT Business Debit Card right from your smartphone. Manage and protect your accounts from fraud.

- Turn your card on or off.
- Control where your card can be used.
- Receive instant alerts.

Cash Management Transfers

Automatically transfer your excess checking account funds to:

- Maintain preset balances and avoid overdrafts.
- Apply amounts over your pre-set threshold to pay your commercial lines of credit.
- Earn interest on funds over your target balance.

Remote Deposit

Depending on volume, deposit your business's checks from a desktop scanner or your mobile device.

- Save time.
- Improve cash flow.
- Increase productivity.

Other Cash Management Services

- Electronic Statements
- Business Debit and Credit Cards
- Business Money Market Accounts
- Wire Transfers
- Merchant Card Services
- Payroll Accounts
- Night Depositories
- Positive Pay

WEALTH MANAGEMENT SERVICES

- Simplified Employee Pension Plan (SEP)
- Individual Retirement Arrangements (IRA)
- Business Continuation Planning
- Trust Administration Services



At Rollstone, we've been helping local businesses achieve their goals since 1846. Ready to see how we can do the same for you? Speak to one of our business banking professionals or visit rollstonebank.com.

Full-Service Branches

486 John Fitch Highway, Fitchburg
529 Electric Avenue, Fitchburg
24 Monument Square, Leominster
721 Central Street, Leominster
283 Ayer Road, Harvard
225 Main Street, Townsend
788 Boston Road, Groton

Additional Locations

Mortgage & Loan Center

4 Central Street, Leominster

Loan & Wealth Management Center

25 Harvard Street, Worcester



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