



A place where **YOU** are known!

Business Checking Accounts

We recognize every business is unique with specific needs. Our Business Checking Accounts are designed to make banking convenient and efficient thus allowing you to focus on growing your business. Our professional staff is committed to establishing long-term relationships with you and your business. Our goal is to meet the needs of your company, now and in the future. Need help deciding which account is right for your business? Please refer to the following account details or contact one of our knowledgeable associates by phone (913) 338-HELP (4357), email (helpline@bankbv.com) or visit one of our five convenient banking center locations.

	Which account is right for your business?	Monthly Service Fee	Transaction Fees	Account Features [†]
FREE Small Business Checking	A simplified checking account for businesses with minimal transaction needs – ideal for DBAs and Sole Proprietorships.	\$0	100 Free transactions (all debits, credits and deposited items) Additional transactions \$0.25 each	<ul style="list-style-type: none"> ✓ No monthly service fee ✓ No minimum opening deposit ✓ Free MasterCard® BusinessCard with ScoreCard® Business Rewards ✓ Free BlueWave and BlueWave Bill Payer access ✓ Free eStatements ✓ Business Credit Card²
Back to Business Checking	An essential checking account for a growing business with low to medium transaction needs. Back to Business Checking provides flexible alternatives to offset account service fees.	\$10 (if options not met ¹)	200 Free transactions (debits, credits and deposited items) Additional transactions \$0.25 each	<ul style="list-style-type: none"> ✓ Flexible options to WAIVE monthly service fee ✓ No minimum opening deposit ✓ Unlimited electronic transactions ✓ Free MasterCard® BusinessCard with ScoreCard® Business Rewards ✓ Free BlueWave and BlueWave Bill Payer access ✓ Free access to BlueWave Business Applications, (i.e. ACH and Wire Services, EFTPS Tax Payments, etc.)² ✓ Free eStatements ✓ Discounted Treasury Management Services² ✓ Business Credit Card²
Business Checking on Analysis	A fundamental checking account for moderate to large businesses with medium to high transaction needs. Business Checking offers the potential to save money through earnings credits.	\$15	Bank administered earnings credit rate will be applied to offset transaction charges and account fees	<ul style="list-style-type: none"> ✓ Earnings Credit may be applied toward monthly service fees ✓ No minimum opening deposit ✓ Low per item pricing ✓ Free MasterCard® BusinessCard with ScoreCard® Business Rewards ✓ \$10 BlueWave online banking fee includes access to Business Applications, (i.e. ACH and Wire Services, EFTPS Tax Payments, etc.)² ✓ Free eStatements ✓ Treasury Management Services² ✓ Business Credit Card²

[†] Monthly Service Fee can be waived by maintaining an Average Available Account Balance of \$10,000 or greater in your Back to Business Checking Account or by performing 12 signature-based debit card transactions using your MasterCard® Business Debit Card.

² Subject to application and approval.

¹ To learn more about Account Features available with Bank of Blue Valley Business Checking Accounts, please refer to information located on the back of this document or visit www.bankbv.com.

Overland Park:

11935 Riley
Overland Park, KS 66213

Mailing Address: PO Box 26128 • Overland Park, KS 66225-6128

Olathe:

1235 E. Santa Fe
Olathe, KS 66061

Shawnee:

5520 Hedge Lane Terrace
Shawnee, KS 66226

Leawood:

13401 Mission Road
Leawood, KS 66209

Lenexa:

9500 Lackman
Lenexa, KS 66219

Phone: 913.338.HELP

Website: www.BankBV.com



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Business Checking – Account Features

Our Cash Management Products and Treasury Management Services are designed to make banking convenient thus allowing you to focus on growing your business. Our professional staff is committed to establishing long-term relationships and providing you with cost-effective and efficient solutions to maximize your financial productivity. Need additional information about a product? Please contact one of our knowledgeable associates by phone (913) 338-HELP (4357), email (helpline@bankbv.com) or visit one of our five convenient banking center locations.

	Product Description	Product Features
BlueWave, Basic	Bank of Blue Valley's online banking solution, the BlueWave, allows you to securely and efficiently manage your accounts online by providing up-to-the-minute transaction information and account balances.	<ul style="list-style-type: none"> ✓ View real-time account transaction information ✓ Transfer funds between your BBV accounts ✓ View/print images of paid checks and deposit slips ✓ Pay bills online with BlueWave BillPayer ✓ View, print and save online statements ✓ Download account history to multiple financial software packages ✓ Establish account alerts and other preferences
BlueWave BillPayer	A fast, secure and convenient way to organize and schedule your bill payments.	<ul style="list-style-type: none"> ✓ Pay bills online by specifying the due date ✓ Schedule one-time or recurring bill payments ✓ View payment history online ✓ Receive bill pay alerts and confirmations via email ✓ Receive e-Bills from participating billers
BlueWave, Business Applications²	Gives you the ability to access multiple cash management services online to make the most of your financial productivity and efficiency.	<ul style="list-style-type: none"> ✓ Initiate Domestic & Intl. Wire Transfer requests ✓ Originate ACH debits/credits through the ACH Payments, ACH Receipts, ACH Payroll and EFTPS Tax Payments modules ✓ View Electronic Lockbox reports and images through Document Delivery ✓ Individual user rights and account permissions
MasterCard® BusinessCard	A quick and easy way to access your checking account without writing a check. It's a secure way to make your daily and monthly purchases!	<ul style="list-style-type: none"> ✓ Get cash and make purchases anywhere MasterCard is accepted ✓ Funds deducted directly from your BBV checking account ✓ Protection against fraudulent transactions¹ ✓ Earn reward points with ScoreCard® Business Rewards ✓ View transaction history online via the BlueWave
ScoreCard® Business Rewards	Earn bonus points for qualifying purchases made with your Bank of Blue Valley MasterCard® BusinessCard.	<ul style="list-style-type: none"> ✓ Earn 1 bonus point for every \$1 spent in qualifying signature-based POS transactions performed with your BBV MasterCard® BusinessCard ✓ Bonus Points can be redeemed for merchandise and travel ✓ View your point totals and merchandise/travel catalogs online at www.scorecardrewards.com
Treasury Management Services²	Bank of Blue Valley offers a variety of products and services designed to help our business customers meet their financial goals and efficiently conduct their financial operations.	<ul style="list-style-type: none"> ✓ Deposit I.T., a remote deposit solution ✓ Merchant Card services ✓ Account Sweep services ✓ Electronic Lockbox service ✓ Wire Transfer & ACH services ✓ Positive Pay services ✓ ACH EDI Reporting services ✓ Paycheck Plus! PDQ – Payroll Card program ✓ Account reconciliation and research assistance ✓ Commercial Card products

¹MasterCard® Zero Liability protects you from unauthorized charges. Customers must notify Bank within 60 days of receiving statement with unauthorized activity.

²Subject to application and approval. Service fees may apply based on account type and product.



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EQUAL HOUSING
LENDER

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