



Business and Deposit Services

Deposit Services

Checking Accounts

At Kish Bank, we offer a variety of checking accounts to meet the various checking needs of our business customers.

- **Small Business Checking** is designed for small businesses and sole-proprietors that write a limited number of checks and conduct a minimal amount of transactions each month.
- **Small Business Checking with Interest** offers the same features as Small Business Checking, except it is available to sole-proprietors who are eligible to earn interest on their checking account balances.
- **Business Checking** is offered to businesses and corporations that write a moderate amount of checks and conduct an average amount of transactions each month.
- **Commercial Checking** is designed for large businesses and corporations that typically write more checks and conduct more transactions each month. There are maintenance and item fees on this account that can be reduced or eliminated by an earnings credit applied to the checking account balance. The higher the balance, the higher the earnings credit applied to reduce or eliminate any fees.
- **Municipality Checking** offers the opportunity to combine checking and cash management within a single account.
- **Direct Banking Plan** offers the opportunity for businesses to have no-cost benefits for their employees by offering payroll direct deposit into a Kish Bank checking account. Your employees will automatically be eligible to receive benefits that are not available to the general public.



Saving Accounts

Statement Savings allows unlimited deposits, the opportunity to earn interest, and the ability to use an ATM card linked to this account.

Certificates of Deposit

Our savings plans also include Certificates of Deposit, offering terms from 3 months to 10 years. You choose the term and lock-in an attractive interest rate that is guaranteed for the term. Jumbo certificates are available at preferred rates for deposit balances of \$100,000 or more.

Indexed Cash Fund

Indexed Cash Fund is a money market account offering competitive rates and the convenience of writing checks. The Indexed Cash Fund pays potentially higher interest rates based on a short-term money market index.

Other Business Services

Payroll Direct Deposit

With Payroll Direct Deposit at Kish Bank, you can reduce the costs of payroll processing, and offer your employees the convenience and security of having their paychecks directly deposited. To encourage your employees to sign up for direct deposit, we offer Direct Banking Plan, which is a package of valuable checking and banking benefits.

Business OnLine Banking (BOB)

Business Online Banking offers you the convenience of banking day or night, 7 days a week, 365 days a year, from your home or office using your computer. Users may check deposit and loan balances, transfer funds, verify paid checks, print account histories, and more.

Kish Bank BusinessCard™

With the Kish Bank BusinessCard™, you can enjoy a whole new level of convenience for your business. Now you can pay for your business purchases without cash, checks, or credit cards. At the same time, you have quick and easy access to cash and your Kish Bank checking account, 24 hours a day.

ATM Banking

ATM Banking offers you the convenience of accessing your business checking account, 24 hours a day, 7 days a week. Our ATMs are connected to the STAR® and CIRRUS® electronic banking networks. We offer five locations throughout Mifflin, Huntingdon, and Centre counties.

TeleBanking

TeleBanking offers you the convenience of banking day or night, 7 days a week, 365 days a year, anywhere there is a touch-tone phone. Check deposit and loan balances, transfer funds, verify paid checks, and more...just by calling our toll-free line at 1-888-333-KISH(5474).

Check Imaged Statements

With our Check Imaging System, your canceled checks are laser-printed in numerical order on easy-to-read, pre-punched pages, which are ready to file in a convenient binder. This state-of-the-art service provides for better organization, check storage, and record keeping.

Offices in Huntingdon, Mifflin, and Centre Counties. For more information, call toll-free 1-888-554-4748.



Ed Bridgens (L) and Marvin Kolb of East Gate Feed and Grain

"Agriculture is about relationship, service, and repeat business. You get to know your customers and you have to earn their trust. That's the kind of relationship we have with Kish Bank, too."

Marvin Kolb, General Manager
East Gate Feed & Grain, LLC
Reedsville, Pa.

