



Direct Banking Plan for Employees

At Kish Bank, you can expect more, and so can your employees. When you have a business relationship with Kish Bank, your employees can take advantage of Direct Banking, a program that features a premier checking account with value-added benefits, special discounts on services and other advantages.

What is the Direct Banking Plan?

This program is offered only to the employees of our business customers. It includes an opportunity for employees to enroll in a premier checking account with great benefits such as interest on account balances, discounted checks, free foreign ATM fees, and no monthly fee*. Employees are required to have their payroll check directly deposited to their checking account to qualify. Other employee benefits include discounts on loans and loan closing costs, free Kish OnLine Banking or Kish OnLine Bill Payment and discounts on other bank services (please see the employee Direct Banking brochure for full details.)

Why Should I Consider Offering This Program to My Employees?

- 1. ENHANCE YOUR EMPLOYEE BENEFIT PACKAGE** – The Direct Banking program allows you to offer a free value-added service to your employees that can be included as part of your benefits package.
- 2. WE MAKE IT EASY TO ENROLL YOUR EMPLOYEES** – Optional enrollment in the Direct Banking Plan can take place at your workplace or at any Kish Bank office. We can promote this program to your employees using payroll stuffers, custom program brochures with your logo, and posters at your work site. In addition, during enrollment periods, we often offer employees special gifts or discounts to sign up during the promotional period, making the program even more appealing to employees.
- 3. DIRECT DEPOSIT SAVES TIME & MONEY** – Through Business OnLine Banking, you can easily and efficiently process payroll transactions internally and deliver them electronically. Many employees prefer to have their payroll checks directly deposited into their bank account versus receiving a paper check. Plus, employees who are paid electronically are less likely to leave work duties to go the bank, and direct deposit is more secure than paper checks.



To find out how you can offer Direct Banking to your employees, please talk to a Kish Bank Business Relationship Manager or call 1-888-554-4748.



* A direct payroll deposit is required to avoid a monthly fee on this account.