A large, stylized target graphic with an arrow hitting the bullseye, rendered in a lighter shade of orange than the background. The target has concentric rings and a grid pattern. The arrow is positioned diagonally across the target.

KANSAS CITY SYSTEM UPGRADE GUIDE

A step-by-step guide to help you understand and prepare
for the December 8-11, 2017 system upgrade.



Member FDIC

SYSTEM UPGRADE

First Business Bank in Kansas City is upgrading its core banking system. This change will start at 5:00 pm CST on Friday, December 8, 2017 and is scheduled to be completed by 8:00 am CST on Monday, December 11.

This change will provide you with the latest, upgraded banking technology. This easy-to-follow guide is designed to make the transition as stress-free as possible. It outlines how your existing accounts will convert to a comparable account on the new system. You'll also find details about First Business's services and the specific benefits each one has for your business and individual financial needs.

We're Here To Help

GENERAL INQUIRIES

8:00 am – 5:00 pm CST Monday through Friday at 913-681-2223 or email us at AskUs@firstbusiness.com

ONLINE PRIVATE BANKING FOR INDIVIDUALS

Support is available 24/7 at 855-257-4149

TREASURY MANAGEMENT SUPPORT FOR BUSINESSES

8:00 am – 5:00 pm CST Monday through Friday at 913-717-6464 or email us at TMsupport@firstbusiness.com

AVAILABLE TOOLS

Visit www.firstbusiness.com/KC for your software upgrade documentation, quick start guides, and more!



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TIMELINE

Timeline and Checklist for Conversion

We are providing a handy timeline and checklist to help you plan for your banking needs before, during, and after the weekend of December 9-10, when your accounts and services transfer to our new core banking system. The checkboxes reference important action items that should be completed to ensure a smooth transition.

PRE-CONVERSION

Here's what to expect during the pre-conversion period, which runs until December 8:

Week of November 20

- Online Business Banking administrators will receive mailing with login information for all users.
- Bank will contact Remote Deposit clients to schedule a time post-conversion to install scanners and train you on the new system.

Week of November 27

- Online Business Banking administrators can log in to a preview site on November 27 to entitle services for users, verify ACH and wire templates, and Bill Pay payees.

Week of December 4

- You'll receive a new Debit Card and PIN mailer for your new card, which you can activate but which cannot be used for purchases until December 11.

CONVERSION

Here's what to expect during conversion weekend, December 8-10

Friday, December 8

- Kansas City office closes at 5:00 pm CST.
- Kansas City Online Banking will have "view only" capabilities through the weekend to allow for statements to be printed and to allow Quicken® and QuickBooks® users to download transactions through end-of-day processing on December 8.

- Final statements for all accounts will be mailed.
- Bill Pay will be unavailable beginning at 3:00 pm CST.
- Any new transfers should be setup by 5:00 pm CST.
- Access to mobile banking app ends. Mobile Remote Deposit Capture cut-off is 5:00 pm CST.
- Discontinue use of Remote Deposit at 7:00 pm CST.

Saturday & Sunday, December 9-10

- Continue to use your existing debit cards for purchases and at ATMs.

POST-CONVERSION

Here's what to expect after conversion, beginning December 11:

Monday, December 11

- Kansas City location opens at 8:00 am CST.

Debit Cards:

- Begin using new First Business Bank debit cards.
- Activate your card(s) and use existing PIN or select your PIN according to instructions on your PIN mailer.
- Cut up or shred your old debit card(s).
- Update any automatic or recurring charges you were paying with your debit card to your new debit card number.

Online and Mobile Banking:

- Use your Online Business Banking company ID and password/token device mailed to you the week of November 20 to sign into Online Business Banking at www.firstbusiness.com/login.
- Existing Bill Payee information will automatically transfer to the new Online Banking system.
- Verify any recurring transfers or payments set up within Online Banking converted correctly.
- Prior to using the mobile app, you must login to the online banking to change the temporary password.
- Business clients download the app with the purple logo and individual clients download the app with the gold logo from your app store.

Checks & Electronic Payments:

- Continue using your existing checks.
- Change the routing number when you order your next set of checks.
- Update your account routing number to **075905787** with the sender or recipient of any automatic and recurring transactions such as direct deposits, payments, wire transfers, etc.

THINGS YOU SHOULD KNOW

DIRECT DEPOSIT & AUTOMATIC PAYMENTS

With direct deposit, your payroll or government check goes into your account electronically so your money is available for use the same day of deposit.

Any existing direct deposits to your account will automatically transfer to your First Business Bank account. Beginning on December 11, we will monitor all direct deposit transactions and notify senders that the routing number has changed to 075905787.

If senders do not respond to our notification of change request, you may need to confirm with the companies that they updated their records with the First Business Bank routing number — 075905787.

VISA® DEBIT CARDS – BUSINESS, CONSUMER & HSA

You will automatically receive a new First Business Bank VISA® debit card to replace your existing one.

Important Notes about debit cards:

- The week of December 4, your new First Business Bank debit card(s) will arrive.
- Your First Business Bank daily withdrawal and purchase limits will remain the same as your current card limits.

MoneyPass® ATMs

First Business Bank offers you convenient, surcharge-free access to ATMs across the country through the MoneyPass® ATM network. There are over 25,000 MoneyPass® ATMs nationwide. Find surcharge-free ATMs closest to you at <https://www.moneypass.com/atm-locator.html>

Security


Your debit card has 24/7 real-time fraud monitoring. Should transaction(s) flag as potentially fraudulent, you will receive a text message, voice call, and/or email (in that order) to alert you of the suspected fraud. You will have the ability to respond to the text, voice call, or email to resolve the case.

SecurLOCK™ Equip

SecurLOCK™ Equip allows First Business debit cardholders to use their smartphones to control how, when, and where their debit cards are used. Other benefits include:

- Set transaction spend limits below bank limits.
- Select geographic locations where the card can be used.
- Set merchant locations, including card-not-present controls.
- View recent transactions.
- Receive real-time alerts.

Debit Card Action Steps:

- Use your existing debit card throughout conversion weekend, December 9-10, for purchases and at ATMs.
- Upon receipt, activate your new debit card by calling the phone number located on the activation sticker and the card carrier. Your PIN will stay the same but you will receive a PIN mailer as a reminder.
- On Monday, December 11, begin using your new First Business Bank debit card. Cut up or shred your old card.
- If you have recurring payments connected to your old debit card, you will need to contact those companies to update your card information.
-  Download the SecurLOCK™ Equip mobile app from your app store and register your debit card(s).

BILL PAY

Important notes about the Bill Pay conversion:

- Bill Pay will be unavailable from 3:00 pm CST on Friday, December 8 and be available on the new system at 8:00 am CST on Monday, December 11.
- For your convenience, Bill Pay history, payees, and payments will transfer and be available on the new system beginning Monday, December 11.
- You will not be able to make any changes or cancel any scheduled payments from Friday, December 8 at 3:00 pm CST until Monday, December 11 at 8:00 am CST.
- Bill Pay cut-off time is now 8:00 pm CST.
 - ACTION STEP:** The first time you log into First Business Bill Pay, please immediately verify all of your payee and payment information is scheduled with sufficient time for processing.

STATEMENTS AND ESTATEMENTS

Both printed statements and eStatements will now cycle on the last business day of each month.

eStatements are online, electronic copies of your account statements that you can quickly view, search, save, and print. It maximizes convenience, enhances security, and easily allows you to manage all your account statements.

You will be mailed a final First Business Kansas City statement, reflecting account activity from your last statement date through December 8, even if you are enrolled in eStatements.

If you currently receive eStatements, you will continue to receive statements electronically for your new Online Banking account. There will be delayed availability of eStatements immediately after the upgrade. If you need statement copies, please contact the Bank for assistance.

CDs & IRAs

Your First Business Bank CDs and IRA CDs will remain at the same rates and terms as you have today until maturity. Annual statements and 1099-R forms for IRAs will be mailed by January 31, 2018. 5498 forms will be mailed in May 2018. ACH deposits cannot be made to First Business Bank CDs and IRAs.

HSA SAVINGS ACCOUNT

Your 1099SA and 5498SA forms will be mailed by January 31, 2018. If you make a prior year contribution between January 1 and April 15, 2018, you may receive an additional 5498SA form.

ACCOUNTS FOR INDIVIDUALS



OUR UNMATCHED RESPONSIVENESS IS FOCUSED ON YOUR PERSONAL SUCCESS

The following pages outline how your existing accounts will convert to our new, upgraded operating system at the close of business on December 8. We are initially choosing a comparable account to your current one, but we have a wide range of checking and savings account options from which you can choose. Your financial goals and banking needs are unique, and we want to emphasize that we are here to help you identify which account is best for you. Ask any client services associate for a quick checking account assessment to ensure you're receiving the right financial solutions. You can also view additional account information at www.firstbusiness.com.

Please reference the Deposit Account Agreement and Disclosure, as well as the Privacy Policy, for additional account information effective at 5:00 pm CST on December 8.

ONLINE & MOBILE PRIVATE BANKING

If you currently use Online Banking, you will automatically have access to Online Private Banking at First Business Bank after conversion. If you don't currently have Online Banking, sign up for instant access after the upgrade by visiting www.firstbusiness.com/login.

Important Notes about the Online Banking Upgrade:

- Your existing Mobile Banking and Mobile Deposit will be unavailable after 5:00 pm CST on Friday, December 8.
- Access to First Business Bank Online Private Banking will begin Monday, December 11 at 8:00 am CST.

Online Private Banking Action Steps:

- Review the Online Banking Quick Start Guide found here: www.firstbusiness.com/KC
- Delete all bookmarks or cookies for the First Business Kansas City online banking web page. Bookmark www.firstbusiness.com/login to access all of your First Business online accounts going forward.
- December 10 – Last day to download all statements.
- December 10 – Last day to download Quicken® and Quickbooks® transactions
- December 11 – Start using your First Business Online Banking User ID & Password to sign into Online Private Banking and to use the gold First Business Mobile app.

- December 11 – If you use Mobile Banking, remove the orange First Business Kansas City Mobile app from your mobile device and download the gold First Business Bank - Madison Mobile app from your app store. (Note: you will need to enroll in First Business Mobile Banking via Online Private Banking.)



Security changes

To protect your information, Online Private Banking may ask you to confirm information only you would know for authentication.

Transfers

- If you have set up a bi-monthly transfer, this will be converted into two different transfers. The first transfer will be on the “start” date and the second transfer will be set to 15 days later.
- Scheduled transfers that fall on a weekend or holiday will now post on the next business day.
- December 8 – Final day to process transfers scheduled on the old online banking system, and last day to set up new transfers, until 5:00 pm CST.
- Transfer cutoff time is now 8:00 pm CST.

Alerts

After you first log in, reset alerts on your account.

Mobile App and Mobile Remote Deposit Capture¹

- Passwords cannot be changed through the mobile app.
- Log in to the website to change passwords before using the app.
- Mobile deposit cut-off time is now 4:00 pm CST.

Online history

- Transaction history will be converted with 90 days of history.

¹ Deposits are subject to verification and may not be available for immediate withdrawal. See Terms in App for deposit limits and other restrictions.

PERSONAL CHECKING

If you have these accounts...	Your account will become these accounts...	Account Overview
Bank Everywhere (BE) BE: Personal Checking	Personal Checking	<ul style="list-style-type: none"> Monthly maintenance fee of \$5 is waived if \$500 minimum average daily balance is maintained ATM fees waived up to \$20 per month¹
BE: Personal Checking with Interest	Personal Interest Checking ²	<ul style="list-style-type: none"> Monthly maintenance fee of \$15 is waived if \$1,000 minimum average daily balance is maintained ATM fees waived up to \$20 per month² Earn a tiered-interest rate paid monthly on collected balances of: <ul style="list-style-type: none"> \$0.01 – \$24,999.99 \$25,000 – \$49,999.99 \$50,000 – \$99,999.99 \$100,000 – \$249,999.99 \$250,000 – \$499,999.99 \$500,000 and up

Account benefits, service charges and fees as of the close of business day December 8, 2017.

¹ First Business Bank will refund up to \$20.00 in domestic ATM fees each month.

² For interest bearing accounts, the interest rate and annual percentage yield may change. At our discretion we may change the interest rate on the account periodically. Interest begins to accrue no later than the business day we receive credit (collected funds) for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited to the account monthly.

PERSONAL SAVINGS AND MONEY MARKET

If you have these accounts...	Your account will become these accounts...	Account Overview
BE: Personal Savings Youth Savings	Personal Savings ^{3 1}	<ul style="list-style-type: none"> Quarterly maintenance fee of \$3 is waived if \$100 minimum average collected balance is maintained Earn a competitive rate on your account
BE: Personal Money Market	Personal Money Market ³	<ul style="list-style-type: none"> Monthly maintenance fee of \$10 is waived if \$1,000 minimum average collected balance is maintained Earn a tiered-interest rate paid monthly on collected balances of: <ul style="list-style-type: none"> \$0.01 – \$49,999.99 \$50,000 – \$99,999.99 \$100,000 – \$249,999.99 \$250,000 – \$499,999.99 \$500,000 and up
Select Consumer Money Market Premium Personal Money Market	Private Banking Money Market ²	<ul style="list-style-type: none"> Monthly maintenance fee of \$15 is waived if \$2,500 minimum average collected balance is maintained Earn a tiered-interest rate paid monthly on collected balances of: <ul style="list-style-type: none"> \$0.01 – \$49,999.99 \$50,000 – \$99,999.99 \$100,000 – \$249,999.99 \$250,000 – \$499,999.99 \$500,000 – \$999,999.99 \$1,000,000 and up
Health Savings Account	Health Savings Account ²	<ul style="list-style-type: none"> Monthly maintenance fee of \$3 ATM fees waived up to \$20 per month³ Earn a competitive interest rate paid monthly on collected balances.

Account benefits, service charges, and fees as of the close of business day December 8, 2017.

¹ Fees Waived up to age 18, then standard fees apply.

² For interest bearing accounts, the interest rate and annual percentage yield may change. At our discretion we may change the interest rate on the account periodically. Interest begins to accrue no later than the business day we receive credit (collected funds) for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited to the account monthly.

³ First Business Bank will refund up to \$20.00 in domestic ATM fees each month.

ACCOUNTS FOR BUSINESSES




FIRST BUSINESS BANK WAS STRATEGICALLY ESTABLISHED TO PROVIDE **TOP-NOTCH SUPPORT AND EXPERTISE TO BUSINESSES**

When it comes to business checking, you'll enjoy benefits that are second to none as well as our commitment to personal service. At First Business Bank, we offer a range of business checking options and the expertise to ensure you have the right account for your business needs. Ask a First Business Treasury Management team member for a quick checking account assessment to ensure you're receiving the right financial solutions for your business. This guide outlines how your existing accounts will convert at the close of business on December 8.

Additional information about the upgrade, including product Quick Start Guides can be found at our upgrade landing page: www.firstbusiness.com/KC.

ONLINE & MOBILE BUSINESS BANKING

- You will be able to log in before December 11 to work with the new system, set up users, etc. Please use the Online Business Banking Quick Start Guides for assistance with administrator tasks www.firstbusiness.com/KC.
- December 8 – Your current Online Banking services will be limited during the upgrade weekend beginning Friday, December 8 at 5:00 pm CST.
- Your company ID and password will be sent to you in a letter through the USPS in November.
- Individual user IDs will not change.
- All users will be set up for Online Business Banking, however the primary administrator will need to entitle access for each user.
- If you are processing ACH or wire transactions through Online Business Banking you will also be provided a token for logging in.
- December 11 – If you use Mobile Banking, remove the orange First Business Kansas City Mobile app  from your mobile device and download the purple First Business Bank - Madison Mobile app from your app store.

REMOTE DEPOSIT CAPTURE

- If you use our Remote Deposit service, we will contact you in November to schedule a time between December 11 – 13 to install the new software on your existing scanner and to train you to use the new product. It is important you are available during your scheduled time.
 - Please also make sure you have Administrative rights on your PC for the installation, or that a member of your IT department is available during the scheduled installation time.
- Please download the Remote Deposit Capture Quick Start Guide for more information: www.firstbusiness.com/KC.
- The new Remote Deposit cutoff time is 5:00 pm CST. Files received between 5:00 pm CST and 7:00 pm CST on a business day may be eligible for same business day processing subject to Bank's review; however, same business day processing for such items is not guaranteed.

DIRECT CONNECT QUICKBOOKS®

- December 8 – Do not schedule any bill pay transactions in QuickBooks® after 3:00 pm CST. Download transaction history prior to 5:00 pm CST to avoid losing transaction history.
- December 8-11 – Direct Connect payment will be unavailable from 5:00 pm CST December 8 until 8:00 am CST December 11.
- December 11 – The Bank will contact you the week of December 11 with the new login credentials you will need to enter into QuickBooks®. This cannot be completed prior to December 11. We work to complete set-ups as quickly as possible. However, if you need to use Direct Connect and have not been notified that your set-up is complete, please contact the Bank for expedited set-up.

ACH & WIRES

- All ACH and wire templates will be converted to the new Online Business Banking.
- The new cutoff for Same Day ACH transactions is 12:00 pm CST and the cutoff time for future dated ACH transactions is 4:00 pm CST.
- Outgoing wire cutoff is now 3:00 pm CST.
- For more information, download the Quick Start Guides for ACH and wires at www.firstbusiness.com/KC.

POSITIVE PAY

- Your check issues and voids will be converted.
- Your file import definitions will not be converted. First Business will contact you prior to the upgrade to assist you with changing your file definition.

ACH POSITIVE PAY

- Your authorized originating companies will be converted.

BUSINESS CHECKING

If you have these accounts...	Your account will become these accounts....	Account Overview
Bank Everywhere (BE) BE: Business Checking	Small Business Checking	<ul style="list-style-type: none"> • Monthly maintenance fee of \$30 is waived if \$20,000 minimum balance is maintained • Business Online Banking, Bill Pay, ACH Positive Pay, Mobile Banking with Mobile RDC included at no additional charge • Up to 150 free items per month included; otherwise a per item fee of \$1.00 applies (includes debits, credits, deposited items, POS and ACH items) • eStatements required
BE: Commercial Checking BE: Corporate Checking	Business Checking	<ul style="list-style-type: none"> • Monthly account maintenance and additional analysis fees apply • Earnings Credit applied to reduce fees

Account benefits, service charges, and fees as of the close of business day December 8, 2017.

BUSINESS MONEY MARKET

If you have these accounts...	Your account will become these accounts....	Account Overview
Bank Everywhere (BE) BE: Commercial Money Market	Business Money Market	<ul style="list-style-type: none"> • Monthly maintenance fee of \$15 is waived if \$2,500 minimum average collected balance is maintained • Earn a tiered-interest rate paid monthly on collected balances of: <ul style="list-style-type: none"> \$0.01 – \$24,999.99 \$25,000 – 49,999.99 \$50,000 – \$99,999.99 \$100,000 – \$249,999.99 \$250,000 – \$499,999.99 \$500,000 and up
Select Commercial Money Market	Business Premier Money Market	<ul style="list-style-type: none"> • Monthly maintenance fee of \$15 is waived if \$250,000 minimum average collected balance is maintained • Earn a tiered-interest rate paid monthly on collected balances of: <ul style="list-style-type: none"> \$0.01 – \$249,999.99 \$250,000 – 499,999.99 \$500,000 – \$999,999.99 \$1,000,000 and up

Account benefits, service charges, and fees as of the close of business day December 8, 2017.

CHANGES TO BUSINESS TREASURY AGREEMENTS & ADDENDUMS

No action is required on your part. Your continued use of your Online Business Banking services after December 11, 2017 constitutes your acceptance and agreement of the changes listed below.

Bank Contact Information (applicable to all agreements and addendums)

First Business Bank
Treasury Management Support
401 Charmany Dr
Madison, WI 53719
Phone: 608.232.5938
Email: TMsupport@firstbusiness.com

Master Internet Banking and Treasury Management Services Agreement

- Section 3.2. Funds Transfers
 - The cut-off time for transfers between internal accounts is now 8:00 pm CST.
 - The cut-off time for transfers with external accounts is now 4:00 pm CST.
- Section 3.3. Stop Requests
 - The cut-off time for stop payment requests is now 5:00 pm CST.
- Section 3.4. Bill Pay Service
 - The cut-off time for Bill Pay requests is now 6:00 pm CST.
 - To delete or modify a scheduled bill payment you must use the “delete payment” option.
 - The single bill pay item limit is now \$9,999.99.
 - The daily bill pay limit is now \$20,000
- Section 12. Authorization for Services; Overdrafts
 - The following language has been added: “If your Account is maintained in connection with any overdraft credit plan, any overdraft will be made in accordance with the agreement or rules governing that Account rather than this Agreement.”
- Section 30. Third Parties
 - The first sentence has been updated to read: “We may disclose information about you and your Account(s) or transactions on your Account(s) for our, and our affiliates’, everyday business purposes, including but not limited to processing your transactions, maintaining your accounts or responding to court orders and legal investigations, as well as for other activities such as marketing purposes.”
 - The following language was added: “For the avoidance of doubt, if you authorize any third party to connect to or otherwise access your Account(s) for purposes of utilizing such third party’s software or services (e.g. QuickBooks®) or for any other purpose, you agree that we are not responsible, and will incur no liability, for any acts or omissions by such third party. We may reasonably rely on any instructions from such third parties even if their authentication methods are not as stringent as ours. You also acknowledge that certain third-party software or services that allow for connectivity to your Account(s) may permit transactions or other activities on your Account(s), the terms of which may vary from the terms of the Services (e.g. cut-off times for bill pay), and you are responsible for understanding such terms and complying with any agreement between you and any such third party.”

ACH Addendum

- Schedule A – ACH Procedures
 - The cut-off for Same Day ACH transactions is now 12:00 pm CST.

Wire Addendum

- Section 2. Wire Service
 - The following language has been updated to no longer include by phone: “Wires outside of Business Internet Banking (e.g. by email, fax, or in person) will be subject to the applicable terms of the Agreement and the terms of this Addendum.”
- Section 5. Cut-Off; Transmittal Information
 - The cut-off for all wires will now be 3:00 pm CST

Remote Deposit Capture Agreement

- Section 2. Definitions
 - The following was added to the definition of Check (2.f.): “provided however, that “Check” shall not include traveler’s check or savings bond.”
- Section 3. The Service
 - The following sentence was added to section 3.a.: “The Service includes the ability to make deposits of Electronic Items by capturing and transmitting an electronic image of a Check with a mobile device.”
- Section 4. Hardware and Software Requirements
 - Section 4.a.i. has been updated to read “.....Company may purchase from a third party such scanner hardware and/or a mobile device (the “Third-Party Equipment”) that complies with Bank’s specifications.”
 - Section 4.b.i. the following sentences have been added:
 - “Company acknowledges that use of the Service is dependent upon functioning broadband Internet connectivity and mobile service.”
 - “For the avoidance of doubt, Company shall be responsible for all charges associated with any mobile device used in connection of the Service.”
- Section 11. Contingency Plan
 - This section has been rewritten to read: “Company will implement disaster recovery procedures that permit the deposit of Checks in the event of equipment, telecommunication, electrical, service, or other outage. The deposit of any original Checks at the Bank shall be governed by the terms and conditions of the agreement applicable to the account in which the original Checks are deposited.”
- Section 13. was “Company Representations, Warranties and Indemnity” now reads “Company Representations, Warranties, Covenants and Indemnity”
 - The following sections have been inserted:
 - Section b. “Company agrees not to use the Service for any purpose other than the capture of Electronic Items and associated data for its own internal use. Company agrees to use the Service in accordance with any specifications which may be provided by Bank to Company from time to time.”
 - Section c. “Company will not make or permit alteration of the Service or any related specifications or the removal or modification of any tags, proprietary or copyright notices, labels, or other identifying marks placed by Fidelity Information Services,

LLC or its agents on the Service or related specifications or in the user interface generated by the Services.”

- Section 16. Third-Party Service Provider
 - The following language was added to this section: “By using the Service, Company does not and will not acquire any right, title, or interest in or to any intellectual property rights of Bank or any third party. Notwithstanding anything to the contrary set forth herein, Company agrees to comply with the Bank’s obligations under that certain Merchant Capture Services Addendum, as may be amended from time to time, between Bank and Fidelity Information Services, LLC. A copy of such Merchant Capture Services Addendum and any related documents, the delivery of which may be subject to the prior consent of Fidelity Information Services, LLC, is available upon written request. Bank shall not be responsible or liable for any claims, costs, damages, or losses whatsoever caused by the acts or omissions of any Service Provider.”
- Section 22. General Terms
 - Section a. has been updated to read “Such amendments shall become effective upon delivery of written notice to Company or such later date as may be stated in Bank’s notice to Company.”
- Schedule A
 - Cut-off times now read as: “Cut-off Time (for Processing): 5:00 PM CST. Files received between 5:00 PM CST and 7:00 PM CST on a Business Day may be eligible for same Business Day processing subject to Bank’s review; however, same Business Day processing for such items is not guaranteed. File transmissions received by the Bank between 5:00 PM CST and 7:00 PM CST on Business Day may be processed the next Business Day, and file transmissions received by the Bank after 7:00 PM CST on a Business Day will be processed the next Business Day. Cut-off times are subject to change by the Bank by prior notice from Bank to Company.”
- Schedule C
 - Section 1.c. now reads: “Files containing Electronic Items transmitted by Company to Bank shall be encrypted using then-current best practice data encryption technology;”
- All references to “secure email” have been changed to “email”.

FEES

DEPOSIT ACCOUNT FEES

This chart shows additional fees associated with First Business Bank accounts and services. Please call us at 913-681-2223 if you have any questions.

Miscellaneous Fees and Charges

Audit Confirmation: \$25.00
Account Research (per hour): \$50.00
Copy of Paid Check: \$6.00
Deposit Adjustment: \$3.00
Deposit Return Item – 1st time: \$10.00
Deposit Return Item – Chargeback: \$10.00
Foreign Deposit Item: \$5.00
Foreign Draft: \$20.00
Garnishment/Levy/Legal: \$75.00
Multiple Signature Review (per month): \$25.00
Replace Debit Card or PIN: \$5.00
Replace Debit Card or PIN (expedited): \$75.00
Returned Mail (per month): \$5.00
Special Collection: \$25.00
Special Handling: \$50.00
Stop Payment: \$25.00
Stop Payment via Online Banking: \$21.00
Telephone Transfer: \$5.00

ATM Surcharges

Domestic ATM surcharges: refund of up to \$20.00 per month (individual accounts only)

Overdraft & Non-Sufficient Funds

Return Item (< 8 overdraft occurrences): \$50.00
Return Item (≥ 8 overdraft occurrences): \$75.00
Overdraft (< 8 overdraft occurrences): \$50.00
Overdraft (≥ 8 overdraft occurrences): \$75.00
Occurrences are the combined number of the current and previous years overdraft numbers.
Individual Accounts only – fees apply to overdrafts created by check, in-person withdrawal, or other electronic means such as mobile and online banking or ACH.

Statements

eStatements: No Charge
Business Account Paper Statements: \$5.00
Special/Additional Statements: \$10.00

Savings & Money Market Account Fees

Excessive transaction fee: \$15.00
Per item fee for each check, telephone transfer, automatic or preauthorized payment in excess of six per statement cycle.

Wire Transfer Fees – Individual

Incoming Fedwire (incoming domestic): \$16.00
Incmg Intl Wire (incoming international): \$16.00
Out Fedwire Man (outgoing domestic): \$40.00
Out Intl Wire Man (outgoing international): \$50.00

Wire Transfer Fees – Business

Manual Wire – domestic: \$20.00
Online Banking Repetitive Wire – domestic: \$10.00
Online Banking One Time Wire – domestic: \$10.00
Online Banking Foreign Wire – any currency: \$35.00
Manual Foreign Wire – any currency: \$45.00
Reverse Wire – domestic: \$20.00
Incoming Wire – domestic: \$5.00
Incoming Wire – foreign: \$20.00

RESOURCES



GENERAL INQUIRIES

8:00 am – 5:00 pm CST Monday through Friday at 913-681-2223 or email us at AskUs@firstbusiness.com



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