



Personalized Business Banking

Choose the products and services that meet your needs, while working with people who understand you and your business.

As your trusted financial advisors, the Winona National Business Banking Team looks forward to helping your business succeed by offering quality advice and unparalleled service. We offer customized services and the power and speed of local decision-making. Trust your Business Banking needs to a bank with an unequalled Winona-area focus since 1874.

For more information, please call 507-454-8800 or toll free 1-800-546-4392 or visit our website at www.winonanationalbank.com.



Three Convenient Locations:

1491 West Broadway
204 Main Street
840 Mankato Avenue

General Information: 507-454-8800

Toll Free: 1-800-546-4392

www.winonanationalbank.com
info@winonanationalbank.com

Lobby Hours:

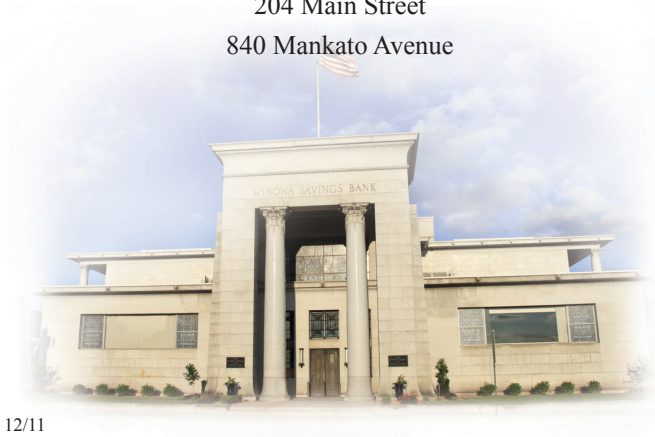
Monday – Friday, 8:30 a.m. – 5:00 p.m.
Saturday, 8:00 a.m. – Noon (East only)

Drive-Up Hours:

Monday – Friday, 7:30 a.m. – 6:00 p.m.
Saturday, 8:00 a.m. – Noon

24-Hour ATMs:

1491 West Broadway
204 Main Street
840 Mankato Avenue



BUSINESS SERVICES

Banking for your business.



Personalized Business Banking. You choose what's right for you.

Business Checking

- WNB Classic is designed specifically for start-ups, sole proprietorships, and small corporations with low to moderate transaction volume.
- WNB Premium is designed for companies with higher transaction volume and deposit balances. Deposit balances earn credit to help offset account fees.
- Visa® Business Check Cards provide your business with convenience and simplicity without the hassle of writing a check.

Internet Banking

- Cash Management allows businesses to establish multiple user accounts, originate ACH files, and make wire transfers.
- Bill Payer: The easy and convenient way to pay your bills online – from anywhere, at anytime.
- ACH: Direct deposit of payroll and accounts payable boost company efficiency.

Credit Card Processing

- Businesses extend an additional payment option to their customers with Merchant Processing.
- While convenient for the customer, its guaranteed payment offers business security.

Remote Deposit

- Scan and deposit checks electronically from the convenience of your place of business.

Benefit Plans

- Our Trust and Investment Services provide an excellent opportunity to explore customized benefit plans. Whether it's an IRA, 401K, Employee Stock Ownership Plan (ESOP), or Health Savings Account, our staff will help you understand what plan is right for your business.

Business Checking Solutions



	WNB Classic	WNB Premium
About the Account	For businesses with moderate account activity, this account provides exceptional service and value.	For companies with higher check volumes, greater account balances, and/or multiple accounts, this option offers unlimited account activity and comprehensive account information.
Balance Requirement	None	None
Services Fees	None	\$8
Business Debit Card	Free	Free
Activity Fees	<ul style="list-style-type: none"> • No charge for the first 175 items* • Items in excess of 175 are charged \$0.25 each. 	<ul style="list-style-type: none"> • Earnings allowance to offset charges. • Item Charges:** <ul style="list-style-type: none"> • \$0.14 per debit (checks, etc.) • \$0.30 per credit (deposit tickets, etc.) • \$0.02 per on-us item deposited • \$0.08 per transit check deposited • \$0.15 per ACH credit or debit
Features	<ul style="list-style-type: none"> • Full-size or personal-size checks • Month-end statements 	<ul style="list-style-type: none"> • Designed for unlimited account activity • Full-size business checks • Month-end statements • Optional combined fees for multiple accounts • Optional account analysis statement
	*Items include checks written, deposit tickets, deposited items, and other debits and credits.	**See separate Commercial Services and Fees brochure for other applicable fees.