

ESSENTIAL INFORMATION

# MBank Business Services

Use this information to help you find the best solutions for your business needs. Still have questions? Contact your MBank business advisor, or feel free to give us a call at 503.661.8688.



## Business Services

### [M]Deposit<sup>1</sup>

Cutting edge technology for making deposits when you choose.

<b>BENEFITS</b>	Eliminate daily trips to the bank by making deposits from your own office
<b>FEATURES</b>	Scan between 10 and 30 checks per minute; extend deposit cut-off time to 6:30pm; consolidate reconciliation with online reporting
<b>MONTHLY FEE</b>	\$50 monthly charge waived when an MBank Essential Checking account and two other accounts are linked to [M]Deposit, or may be analyzed with an EMC account; choose to purchase or lease your [M]Deposit scanner for as little as \$20 per month

### Merchant Services<sup>1</sup>

A solution to increase point of sale payment methods.

<b>BENEFITS</b>	Increase sales transaction amounts and improve cash flow efficiencies with faster funding and data security
<b>FEATURES</b>	Select from Visa, Mastercard, American Express, Discover or Diners Club options; choose traditional or online-commerce acceptance methods; reconcile easily with available monthly reporting
<b>MONTHLY FEE</b>	Maintenance and transaction interchange fees vary by service industry and equipment choices <sup>2</sup>

### Online Cash Management<sup>1</sup>

Software developed for businesses serious about streamlining.

<b>BENEFITS</b>	Decrease time spent managing complex daily transactions
<b>FEATURES</b>	Pay invoices; process tax payments, wire requests and ACH originations; request currency orders
<b>MONTHLY FEE</b>	\$20 monthly charge may be analyzed with an EMC account; other fees may apply <sup>2</sup>

### Payroll Services<sup>1</sup>

Service options whether you have one employee or one thousand.

<b>BENEFITS</b>	Save time calculating employee withholdings, deductions and disbursements; avoid penalties for late tax payments
<b>FEATURES</b>	Calculate tax withholdings and deductions; have checks sent directly to your office or send funds electronically to the payee's bank account
<b>MONTHLY FEE</b>	Maintenance and transaction fees vary by service choices <sup>2</sup>

1. Services are subject to approval.

2. For a full disclosure of fees, refer to account agreement and fee schedule.