



National Bank and Trust offers the best small business and commercial checking options available. Our business checking accounts can be packaged with the specific features you want and the benefits you deserve. Use our NB&T Business Checking Evaluator to help determine the right account for your business needs!

Growth Stage

- I have a business that is growing and our needs will too
- I have a business that is smaller but active
- I have a business that is just starting

- 20 pts.
- 10 pts.
- 5 pts.

Balances

- I always keep a good balance in my business checking
- The balance I maintain will fluctuate
- I do not want to maintain a minimum balance

- 20 pts.
- 10 pts.
- 5 pts.

Check Writing and Check Depositing

- More than 200 checks a month
- Between 100 and 200 checks a month
- Less than 100 checks a month

- 20 pts.
- 10 pts.
- 5 pts.

Earnings Credit

- Earning balance credit to offset service charges is very important to me
- I prefer discounts and savings over earning interest
- Earning balance credit is less important to me

- 20 pts.
- 10 pts.
- 5 pts.

Cash Management

- Cash management services are very important to me
- I would like help in growing my cash management capabilities
- Cash management services are less important to me

- 20 pts.
- 10 pts.
- 5 pts.

Access

- It is critical for my business to utilize up-to-date technology and access tools
- I would like the option to use new access tools
- I am only interested in standard account access tools for my business

- 20 pts.
- 10 pts.
- 5 pts.

SCORE _____ →

TOTAL

- If you scored between 85 and 120 points... CORPORATE CHECKING is your best option
- If you scored between 45 and 80 points... SMALL BUSINESS CHECKING is your best option
- If you scored between 25 and 40 points... FREE BUSINESS is your best option

OTHER CONSIDERATIONS

If you have excess cash balances, you may consider CASH MANAGEMENT SWEEP

If you are a sole proprietorship, non-profit organization or government entity consider BUSINESS NOW CHECKING or SUPER NOW CHECKING.