

Cash Management for Small Business

As a business owner, you know it's important to have a consistently clear view of your financial position and convenient access to the tools you need to manage your cash flow with precision and agility.

Our BizEssentials® Cash Management Package helps simplify your cash management, saving you time, and making your life easier. Add any of these services to a BizEssentials Checking account.

Service Options

The BizEssentials Cash Management Package offers services designed to help you save time and move money faster.

Remote Deposit Capture³

Deposit checks remotely using a bank-provided check scanner in your business location(s) and get them processed more quickly and securely.

Wire Transfer Module

Wire money across the country or around the world with our convenient Wire Transfer Services through Business Banking Online.

ACH Credit Origination

Pay your employees, taxes, child support, and suppliers electronically, efficiently managing these payables through Business Banking Online.

Cash Management Services Pricing¹

1 Service

\$25/month

(fee waived with \$30,000 monthly average associated account collected balances²)

2 Services

\$50/month

(fee waived with \$60,000 monthly average associated account collected balances²)

3 Services

\$75/month

(fee waived with \$90,000 monthly average associated account collected balances²)

4 Services

\$100/month

(fee waived with \$120,000 monthly average associated account collected balances²)

For more information, visit and First Horizon
branch or visit firsthorizon.com/business

Connect With Checking Convenience

Add any of the services on the first page to a BizEssentials® Checking account.

| | Value | Basic | Standard | Interest |
|---|--------|--|---|----------|
| Transactions per month⁴ | 75 | 250 | 600 | 600 |
| Monthly Service Charge | \$5.00 | \$15.00 (Waived with an average daily balance of \$5,000) | \$25.00 (Can be waived with an average daily balance of \$10,000 or \$25,000 in combined balances ⁵) | \$25.00 |
| Earns Interest | No | No | No | Yes |

BizEssentials Checking Features

BizEssentials offers more complimentary features with every account.

- Business Banking Online with Bill Pay
- Business Mobile Banking
- Visa® Business Debit Card
- Electronic Check Recovery
- Sweep Feature available⁶
- Dedicated support through the Business Service Center

¹The Cash Management Package (CMP) fee will be assessed to the primary account utilizing the selected service(s). The CMP monthly fee covers the Service Maintenance Fee and any associated per item fees on the primary account. Additional related accounts that utilize the selected service(s), will be assessed the standard per item fees. ACH Return Item, ACH Same Day Credit Item and per wire transaction fees apply.

²Monthly Average Collected Balances based on the primary BizEssentials Checking account associated with the Cash Management Package.

³Each Remote Deposit Scanner/Location is considered one service.

⁴Transactions include: paper checks, checks deposited and deposit slips. Electronic transactions and mobile deposits are included in the transaction totals. Each \$250 increment of cash deposit counts as one paper transaction. \$0.50 charge per transaction over transaction limits.

⁵Accounts eligible for combined balances must be reported under the same tax identification number or Social Security Number associated with the BizEssentials Checking account and included business loans, lines of credit, credit card, purchasing card, savings, certificate of deposit and personal checking and savings accounts.

⁶Complimentary sweep to Business Savings account. Transfer fees apply for advances from a Business Line of Credit to a BizEssentials Checking account.