

We're in your neighborhood!

To assist in opening your new account, we may request the following:

Free Business Checking

Visit our convenient locations in Arizona, Minnesota, and North Dakota.



Sole Proprietor/DBA

- SSN or TIN of Owner

Limited Liability Company (LLC)

- TIN of LLC
- Articles of Organization
- Operating Agreement

Partnership

- TIN of Partnership
- Partnership Agreement
- Certificate of Partnership

Not-For-Profit Organization

- TIN of Organization
- If incorporated, follow corporation guidelines
- If tax-exempt, IRS documentation or tax return
- If not tax-exempt, authorization letter

Corporation

- TIN of Corporation
- Articles of Incorporation



Free Business Checking
Free Gift
Free Money

Contact us!



call – 1-800-BNC-BANK (1-800-262-2265)



click – www.bncbank.com



come in – Stop by your neighborhood branch today!



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Open a business checking account
and get a Free Gift today!

plus

Receive \$25 for your old checks
and debit card!

Answer two **easy**
questions to find the
right account for you!

1. "Will your business have more than
1,000 items* each month?"



Commercial Checking



2. "Is your business a sole proprietorship or
a not-for-profit organization?"



"Will you always keep more than \$1,500
in your business checking account?"

YES: Interest Business Checking

NO: Free Business Checking



**Free
Business Checking**

Free Business Checking

Perfect for most businesses!

- No minimum balance
- No monthly service charge
- 1,000 FREE monthly transaction items*
- Up to \$10,000 currency deposited per month FREE^

Interest Business Checking

*Perfect for qualifying sole proprietorships
& not-for-profit organizations.*

- Competitive interest
- 1,000 FREE monthly transaction items*
- Only \$1,500 average daily balance to avoid a low
monthly fee of \$6
- Up to \$10,000 currency deposited per month FREE^

Commercial Checking

For businesses with more complex banking needs.

- Earnings credit allowance on deposit balances may offset
activity fees
- Only \$15 monthly service charge
- Transaction items are just 12¢ each*

Every new business checking account includes:

- FREE VISA® Business Debit Card
- FREE Online Banking and Bill Pay
- FREE return of check images for easy record keeping
- FREE easy-to-balance monthly statement
- FREE thank you gift
- FREE money for your old checks and debit card

Save time and money
with these great products
and services:

Free VISA® Business Debit Card

Make purchases, track business expenses,
and get everyday cash access at any ATM
in the world.

Free Online Banking & Bill Pay

Go online anytime to make payments, transfer
funds, view all of your statements, or receive
e-statements. Convenience doesn't just
happen 9 to 5, it works overtime.

Merchant Services

We make credit and debit card processing and
check verification quick and secure. It's better
for you and your customers.

Savings Plans

Manage your money and enhance your earning
power with one of our CDs, savings, or money
market accounts.

Free Personal Checking

Really Free Checking has no monthly service
or per check charges and no minimum
balance requirement. Plus, it has loads
of free features!



*Transaction items include all debits and credits.

^Includes coin and currency. Just \$1.50 per \$1,000 deposited over \$10,000.
Minimum opening deposit is only \$50.