

## WE ALSO OFFER...

### Wire Transfer

Offers you a secure and fast way to transfer funds from one bank account to another (domestic & international).

### ACH Cash Management

ACH (Automated Clearing House) Origination offers a powerful solution to simplify your financial processes. Whether you're handling payroll for employees, paying vendors, or collecting payments from customers, ACH Origination provides a secure and efficient way to manage your transactions.

### RDC

Deposit checks into your account from your location with the Remote Deposit Capture (RDC) machine we provide to you.

### Merchant Services

Accept more types of payments, including EMV chip cards, Apple Pay and Google Pay, with an all-in-one point of sale system.

## MEET OUR TEAM

### BUSINESS DEPOSIT SERVICES



#### Cole Steffen

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Deposit Services Officer  
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Decorah Bank has been pivotal in every decision we've made as far as being entrepreneurs. From the purchase of The Sugar Bowl and Mill Street Mocha, RESET, even some of our real estate properties, wouldn't have been possible without the help they've offered. They have your best interests in mind before anything else and we know we can trust them in coming back for anything else in the future.

- **Nathan & Brittany Todd**

## CONTACT US

For more information, please contact:



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202 E. Water St., Decorah, IA 52101

Cresco Bank & Trust Co.  
A division of Decorah Bank & Trust Co.  
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Cresco: 563-547-2244



Visit us online!  
[www.decorah.bank](http://www.decorah.bank)

Scan the QR Code  
To visit [www.decorah.bank](http://www.decorah.bank)



# BUSINESS BANKING

Your Business Journey Starts With Us

Decorah Bank & Trust Co.  Cresco Bank  
A DIVISION OF DECORAH BANK & TRUST CO.

[www.decorah.bank/business-checking-savings](http://www.decorah.bank/business-checking-savings)

# BUSINESS DEPOSIT ACCOUNTS

We offer customized financial solutions designed to meet the unique needs of your business. From managing daily cash flow to funding future growth, we'll help you streamline your operations.

## Business Checking Accounts

We offer multiple types of checking accounts to meet your business requirements. Let us help you decide which account will be the best fit for you and your business.

## Business Savings Accounts

Save for the future of your business with one of our savings accounts while earning interest to make your money work for you.

## Business Debit Card

Access to your money no matter where you are. You can make transactions and acquire cash when you're on the go. Our debit card can be used anywhere Mastercard® is accepted.



## CDs (Certificate of Deposit)

Make your money work for you! You can typically earn higher interest in a CD than in a traditional savings account.

## ICS and CDARS

With the Insured Cash Sweep®, or ICS®, and CDARS® services, you can enjoy simplicity and safety that comes with access to multi-million-dollar FDIC insurance through a single bank relationship. You can choose the service or combination of services that can offer the returns and access to funds you seek.

# RISK MANAGEMENT

## Check Positive Pay

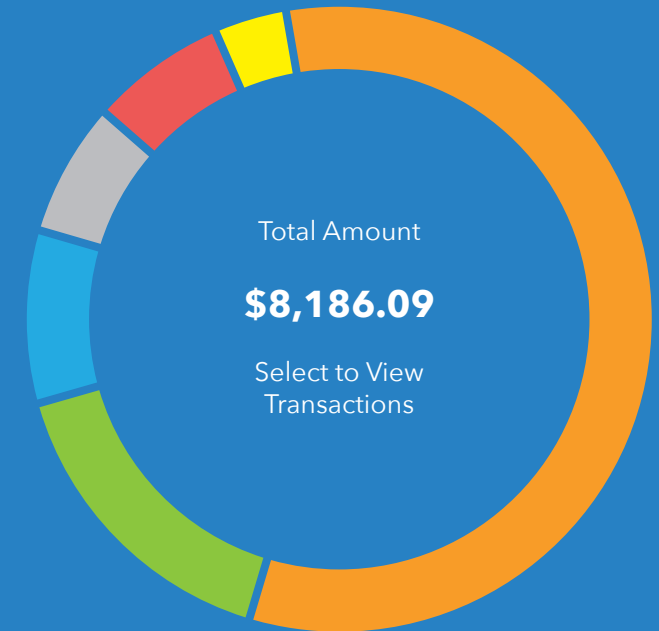
Positive Pay is a monitoring tool which uses an automation process to prevent check fraud. Simply submit an issued check file and the automation will match the check number, payee name, account number and dollar amount of each check presented for payment to the information you uploaded. You will then be able to decide on exception items in digital banking.

## ACH Positive Pay

ACH Positive Pay allows you to provide guidelines for monitoring ACH activity that can post to your account. Any ACH that does not meet your guidelines will require you to approve or reject before it hits your account. This is also done in digital banking.



# DIGITAL BANKING



Accessing your business accounts has never been easier with our digital banking services. Manage transactions, monitor cash flow, and pay vendors securely anytime, anywhere.

## Digital Banking

Facilitate banking when and how you need it, with commercial tools tailored for business owners. User management in digital banking allows the set up and authorization of multiple users with varying access to accounts.

## Accounting Connections WebConnect

Free integration link with QuickBooks and Quicken within digital banking to simplify your business needs.

To learn more about our business digital banking features, visit us at

[www.decorah.bank/digital-banking](http://www.decorah.bank/digital-banking)