

OVERVIEW

Business Express enables business customers to access their accounts, make transactions and download summary and detailed reports from any PC with an Internet connection.

1. **Manage your cash 24 hours a day, 7 days a week**
2. **Access your business accounts from anywhere—all you need is a PC that can connect to the Internet**
3. **Assign levels of authorization with User IDs and Passwords and/or Token Security Access**
4. **Security assured with Token Passcode on all external transactions**
5. **Fast and easy to learn and use**
6. **No special software required**
7. **Customer service available 24 hours a day, 7 days a week**

business
eXPRESS

First Bank & Trust
is a community owned and
managed bank dedicated to
providing customers with a broad
range of competitive banking
products delivered with unmatched
personal service.

We put community first.

820 Church Street
Evanston
847-733-7400

2925 Central Street
Evanston
847-733-9600

824 Emerson Street
Evanston
847-328-1974

741 Main Street
Evanston
847-328-4639

100 Green Bay Road
Winnetka
847-784-8888

8047 Skokie Boulevard
Skokie
847-329-0400

1250 N. Arlington Heights Road
Itasca
630-250-3510

FIRST BANK & TRUST

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**BUSINESS
INTERNET
BANKING**

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We put community first.™

FIRST BANK & TRUST

businessEXPRESS

Exclusively for businesses that need the flexibility of banking anytime, anywhere.

Want the flexibility to do your banking anytime at your convenience, rather than ours? **Business Express** is tailor made for you.

Business Express is open 24 hours a day, and conveniently located...anywhere there's a PC with Internet access.

Get a clear picture of your financial position whenever you want.

Increase your cash management control.

Export account data to compatible accounting software for efficient account reconciliation and financial reports.

Fast and easy to use.

No special software needed.

Basic Package \$30 per month

Includes 5 accounts. Additional accounts are \$3 each. \$.40 for each bill payment over 20/month. All other Business Account service charges apply.

Enhanced Package \$60 per month (Basic Package plus ACH and wire transfer origination)

Includes 5 accounts. Additional accounts are \$3 each. \$.40 for each bill payment over 20/month. \$.12 for each ACH transaction. All other Business Account service charges apply. Other services are available.

The screenshot displays the Business Express online banking dashboard for Mark Spencer. It includes a navigation menu, a 'Welcome' message, and sections for 'Deposit Account Balances as of 02/18/2011' and 'CD Account Balances as of 02/17/2011'. The deposit accounts table lists checking and savings accounts with their respective balances. The CD accounts table lists two certificates of deposit. A 'Loan Account Summary as of 02/18/2011' table shows three loans with their current balances and links to note and commitment summaries. A 'Message Center' on the right indicates 12 new messages.

ABA/TRC	Account Number	Description	Balance
Checking Accounts			
081203790	*4512	PRESTIGE PAYROLL ACCOUNT	\$26,628.11
081203790	*4511	PRESTIGE OPERATING ACCOUNT	\$173,474.72
550000576	*1359	EASTWOOD NATIONAL BANK CONSTR ACCT	\$186,097.97
Savings Accounts			
081203790	*2470	PRESTIGE HEALTH ACCOUNT	\$170,000.00

ABA/TRC	Account Number	Description	Balance
081203790	*4390	PRESTIGE CD2	\$6,643.21
081203790	*4370	PRESTIGE CD1	\$150,000.00

ABA/TRC	Account Number	Description	Current Balance	Note Summary	Commitment Summary
770110000	*2013	PRESTIGE LOAN 3	\$882,125.03	Note Summary	Commitment Summary
770110000	*0009	PRESTIGE LOAN 2	\$45,747.70	Note Summary	Commitment Summary
770110000	*0006	PRESTIGE LOAN 1	\$179,512.50	Note Summary	

- Check account balances
- Examine account history
- Transfer funds between accounts
- Pay bills
- Verify deposits and transfers
- Request stop payments
- Make loan payments
- View your 90-day transaction history for up to 18 months
- See images of your checks and deposits
- Initiate domestic and international wire transfers*
- Pay federal and state taxes*
- Initiate ACH payments and collections*
- Upload ACH files for transmission*
- Use positive pay*
- Online statements
- ACH report download

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Or call today for more information: 847-733-7400

*Enhanced Package