



Cash Management Services

Product Benefits and Features

Account Analysis

Set up your business checking account on Account Analysis. This product allows the bank to review the totality of your relationship to help reduce your monthly service charge for business banking. An earnings credit is given to help offset the monthly fees.

Account Reconciliation

Account Reconciliation can help your business prevent potential fraudulent activity and reduce time spent reconciling checking accounts. AMG National Trust Bank receives a record of the checks you write, including the amount and check number. We then compare the details to the items posting to your account on a nightly basis. Utilizing your PC, you are able to review all checks on a daily basis.

Accounting Software Interface

Through Business Internet Banking, you can download your banking transactions to Quicken 2008 or Microsoft Money. We support Quicken 2008 for both Windows and Mac OS.

Automated Clearing House (ACH)

Process credits or debits electronically with ACH Processing. You can handle all of your payroll needs quickly and easily. Set up monthly payments from customers on our automatic debit system. It is less costly to process. No more opening mail, preparing deposits, and making trips to the bank. Save time and money. Some restrictions apply.

Bill Payment Services

AMG's Bill Payment Service streamlines this important payments function. Create a schedule for payments, including which bills to pay and their payment dates, and AMG will make the payment. When we submit the payment electronically or by mailing a check, you save the cost of check printing, postage and, most importantly, time.

Business Internet Banking

Access current information on all your accounts, make transfers, stop payments and review activity all through Business Internet Banking. It's a great way to increase the efficiency of your business while reducing your costs.

Simplify your day-to-day business administration with a wide variety of cash management services to keep your cash working for you.

User determined security levels protect your business while customized service packages meet your specific needs.

If you don't see a service you need, give us a call; we may be able to create customized services for your business.

Pricing depends on services provided. Ask an AMG banker for details.



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Product Benefits and Features (continued)

Courier Service Our bonded courier is a safe and reliable way to get your deposits to the bank without ever leaving your office. Call in for a scheduled pickup and leave the rest to us. The courier only accepts checks; currency/coin is not allowed. Pickup locations are limited.

Lockbox Services Expedite payments from your customers with Lockbox Services. AMG picks up your deposits daily from a post office box and the funds are deposited into your AMG checking account. We send you the detail you need to post the payment to your records.

Merchant Processing AMG can help you with your credit card processing needs. We have experienced staff to guide you every step of the way. We can provide you with the equipment needed as well as training.

Remote Deposit Capture Enjoy quicker availability and processing efficiencies by scanning checks and securely transmitting the images to the bank for posting and clearing. We provide you with the program and training.

Sweep Accounts We have a variety of sweep accounts to keep your money working for you. You can sweep between your AMG deposit or loan accounts.

Treasury, Tax and Loan Payments (TT&L) Utilize our online banking products to process your TT&L payments with a click of the button. No need to write a check and take your coupon to the bank. Ask for details.

Wire Transfer Requests Requesting outgoing wire transfers is secure, simple and gives your business the ability to control payment distributions.

Zero and Target-Balance Accounts (ZBA and TBA) ZBA and TBA accounts are a great way to eliminate making a daily manual transfer to the accounts. The accounts are set up to automatically transfer from a master account to bring your ZBA and TBA accounts to zero or a specified balance each day. Use for payroll, cafeteria, expense accounts and more.

AMG National Trust Bank's diverse services and experienced advisors help you create comprehensive financial solutions.

Finance corporate growth with a business loan.

Invest in your employees with a retirement plan with *best-of-breed* investment options.

Retain key leadership by providing them with executive level financial counseling.

Plan for long-term financial security and success with personal financial management.

Preserve and transfer assets with trust administration.

Pricing depends on services provided. Ask an AMG banker for details.

Investment products: Not FDIC insured • No bank guarantee • May lose value