

Accounts and services to meet your business needs

- Deposit Accounts -

MUNCY BANK COMMUNITY CHECKING

The Muncy Bank Community Checking is an interest bearing checking account to meet the needs of non-profit/501c3 organizations.

- Interest is 60% of the 13-week T bill as quoted in the WSJ at the end of the month, with a minimum rate of 0.25%

- No minimum balance requirement
- No account analysis fee

- Electronic Services -

MUNCY BANK BUSINESS ONLINE BANKING (OLB)

Muncy Bank Online Banking provides access to your accounts 24/7.

- View account balances
- Transfer between Muncy Bank accounts
- Make payments to Muncy Bank loans
- Stop payments
- View checks and statements
- Download transactions in several formats
- Reorder checks

BILL PAYMENT

Making payments has never been easier – pay your bills online through Muncy Bank Online Banking

- Pay a single bill
- Set up a recurring bill
- Set up alerts

MUNCY BANK E-STATEMENTS

Just like paper statements e-statements are available each month.

- Eliminate paper clutter
- Save statements to your computer for a permanent record
- No chance of your statement being lost in the mail
- Receive an email alert when your statement is available

MUNCY BANK BUSINESS DEBIT CARD

The Muncy Bank Debit Card is a simple way to pay for purchases or access your funds

- No charge at over 32,000 Money Pass ATMs throughout the United States
- Use to make a purchase anywhere VISA® is accepted
- No need to write checks
- No charge to have the card
- Multiple cards for your employees

Protection for your Muncy Bank Debit Card

SecurLOCK Equip App

24 hour debit card fraud detection service

SecurLOCK is a fraud protection system that helps identify fraud and protect against loss. SecurLOCK monitors signature-based and PIN based transactions 24/7.

- Instant Transaction Alerts
- Switch Card On/Off
- Control by Location
- Control Preferences
- Self Service



MUNCY BANK TELEPHONE BANKING

Access your accounts 24/7 with Muncy Bank Telephone Banking

- Check account balances
- Transfer funds between Muncy Bank accounts
- Make a loan payment

To access the Muncy Bank Telephone Banking system for the first time you will need to enter your account number and the last 4 digits of your social security number. During your initial visit the system will ask you to establish a 4 digit PIN.

570.546.9221

Toll Free 1.877.243.8916

1.877.243.8919 | MuncyBank.com

- Cash Management Services through Business Online Banking -

ACH ORIGATION

- Payroll Direct Deposit
- Direct Debit (debiting payments from your customers such as recurring monthly bills)
- Business to Business Payments
- Cash Concentration

CHECK POSITIVE PAY

Positive Pay is a check fraud prevention tool that matches information regarding checks issued by your company against incoming clearing checks.

How it works

- The company uploads a checks issued file in CSV or Fixed Position format
- System matches on check date, number, and amount
- Unmatched items or missing info creates an exception item for customer to approve or return

ONLINE WIRE TRANSFER

Transmit wires online, one time or recurring

- No forms or faxes
- Recurring wire information can be stored for ease of future use
- Personal call-back verification from Operations

MUNCY BANK REMOTE DEPOSIT CAPTURE

RDC allows you to deposit checks right from your office.

- Access one or multiple Muncy Bank accounts 24 hours a day 7 days a week
- Make multiple check deposits during the day or one long deposit at the end of the day
- Easy research of past deposits
- Early detection of fraudulent checks
- Low risk of lost or stolen checks

How it works

Needed equipment

- Personal Computer
- High Speed Internet Access
- Scanner

The Process

- Receive check from customer
- Scan the check at your computer
- Electronic image is sent to Muncy Bank
- Funds are deposited in your account*

**Terms and conditions of your Muncy Bank deposit account apply. Deposits are considered received on business days.*

- Other Cash Management Services -

CREDIT CARDS

Give your non-profit (501c3/c4) or municipality the opportunity to get something more. The Visa CommUNITY Card is the perfect way to manage finances for your organization. Take a look at what it offers:

- Consolidated statements
- Free management reporting
- Generous credit line
- Dedicated cardmember service
- Rewards program
- Pay in full
- No Personal Guarantee needed

*Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardholder must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply. The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., and Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Two years of financials required.

MERCHANT SERVICE SOLUTIONS

We make payments easy. Your customers can be anywhere. And no matter where they are they expect you to accept their payments easily and securely. That doesn't need to be complicated or expensive. We have a variety of easy to use Merchant Service solutions available through Elavon-an industry leader for 25 years in payment acceptance. No matter what type of business you own we have a solution to fit your needs.

- In-person, online and mobile payment solutions
- Smart terminals, Chip Card/EMV terminals and tablet Point of Sale systems
- Solutions for ecommerce and online shopping carts
- Loyalty and gift card programs to market, grow and retain your customers' business
- Accept mobile wallet payments including Apple Pay™ and Android Pay™
- Next Day Business Funding

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Commercial Cash Management Services require a separate agreement per service that may also include credit analysis to qualify. All services that are provided utilizing internet require a supported operating system and compliance with PCI data security standards.



Member FDIC

