



COGENT
— B A N K —

WE'RE FOCUSED ON YOU

**Business Checking
Solutions** that work
as hard as you do

Business Checking Accounts

That include everything you need to stay focused on business, and manage your finances effortlessly.

- Deposit Checks Remotely using your mobile device or desktop scanner
- Dedicated Relationship Banker
- Personalize your Dashboard,
View Transactions, Make Transfers, Pay Bills Online
- Conduct Business. Anytime... Anywhere



It's Personal

We believe banking is personal and our team of experts are passionate about your success. Our high touch approach is designed to help you navigate challenges, develop a road map for success and **spend more time on the things that matter.**

www.CogentBank.net



Business Checking with personal service

Business checking accounts that include everything you need to operate your business effectively and efficiently. Anywhere, anytime.

Choose from our portfolio of feature rich business checking accounts designed to meet your unique needs.

	Business Checking	Business Select Checking	Business Edge Checking
Minimum Opening Balance	\$0.00	\$0.00	\$0.00
Monthly Maintenance Fee	\$0.00	\$25.00	\$50.00
Monthly Fee Waived	N/A	\$10,000 Average Monthly Balance is maintained	\$50,000 Average Monthly Balance is maintained
Earns Interest	No	No	No
Features	No minimum balance requirement	Includes 200 transactions per month ¹ (Checks, deposits, deposited items, ACH)	Includes 500 transactions per month ¹ (Checks, deposits, deposited items, ACH)
	No transaction fees	ACH Origination not Available	ACH Origination-100 transactions per month
	Cogent Connection Express Business eBanking & Bill Pay ²	Cogent Connection Lite Business eBanking & Bill Pay ²	Cogent Connection Lite Business eBanking & Bill Pay ²
	50% discount first order checks	Remote Deposit Scanner available for purchase	Includes Remote Deposit Capture & Single Feed Scanner
	Free 24 hour Bank by Phone	Free 24 hour Bank by Phone	Free 24 hour Bank by Phone
	Free e-statement	Free e-statement	Free e-statement
	Free mobile banking and mobile deposit capture	Free mobile banking and mobile deposit capture	Free mobile banking and mobile deposit capture
Other Charges	Refer to Schedule of Fees	Refer to Schedule of Fees	Refer to Schedule of Fees
	Check and deposit ticket orders	¹ \$.50 per transaction if 200 transaction limit is exceeded	¹ \$.50 per transaction if 500 transaction limit is exceeded
	² Additional Fees may apply	² Additional Fees may apply	² Additional Fees may apply
		Check and deposit ticket orders	Check and deposit ticket orders

Transfer your business account easily with our **CONCIERGE** BANKING SERVICES

Through our signature concierge banking service, we handle every aspect of your business account migration for a stress-free experience.



DUVAL
Jacksonville Banking Center
5011 Gate Pkwy, Building 100, Suite 150
Jacksonville, FL 32256
☎ 904-274-8880

ORANGE
Orlando Banking Center
150 N. Orange Ave., Suite 111,
Orlando, FL 32801
☎ 407-545-2662

VOLUSIA
Orange City Banking Center
1113 Saxon Blvd.,
Orange City, FL 32763
☎ 386-774-0977

HILLSBOROUGH
Tampa Banking Center
1715 N. Westshore, Suite 150,
Tampa, FL 33607
☎ 813-492-8030

PINELLAS
Clearwater Banking Center
28059 U.S. Hwy 19 N, 1st Floor,
Clearwater, FL 33761
☎ 727-477-3180

9 Month **FREEDOM CD**

Lock in a great rate without locking up your money

With our Freedom CD, you get the power to earn a competitive fixed rate, plus the flexibility to withdraw your funds if you need them.

- The CD is a 9 Month Certificate of Deposit
- Add funds at any time
- Withdraw funds once per month with no early withdrawal penalty¹
- Earn a fixed interest rate for the term of the CD
- Interest compounded and paid quarterly
- Interest can be credited back to the Certificate of Deposit or credited to another Cogent Bank account
- \$25,000 minimum deposit requirement

¹One (1) penalty free withdrawal of principal per calendar month is permitted; the withdrawal must be for at least \$1,000; the account must be opened (or renewed) for at least 7 days; no previous withdrawal may have occurred in the last 30 days; the withdrawal must be deposited into an account with our bank.

Member
FDIC



FIRST COAST

Jacksonville Banking Center

5011 Gate Pkwy, Building 100, Suite 150,
Jacksonville, FL 32256
904-323-3947

CENTRAL FLORIDA

Orlando Banking Center

150 N. Orange Ave., Suite 111,
Orlando, FL 32801
407-545-2662

Orange City Banking Center

1113 Saxon Blvd.,
Orange City, FL 32763
386-774-0977

HILLSBOROUGH

Tampa Banking Center

1715 N. Westshore, Suite 150,
Tampa, FL 33607
813-492-8030

PINELLAS

Clearwater Banking Center

28059 U.S. Hwy 19 N, 1st Floor,
Clearwater, FL 33761
727-477-8030

LEE

Fort Myers Banking Center

14421 Metropolis Ave., Suite 102,
Fort Myers, FL 33912
239-766-8933