



Non-Profit Banking

First Bank of Highland Park

A Division of First Bank Chicago

ABOUT NON-PROFIT CHECKING

At First Bank of Highland Park, a division of First Bank Chicago, we understand that your organization has a unique story. You have worked hard to be successful and we want to take an active role in supporting your financial needs.

Because we share in your vision to shape, define and strengthen local communities, we have created an Interest bearing Non-Profit Checking Account* to meet your financial needs. This account is tailored to meet the special needs of Non-Profit organizations with a low transaction volume.

Activity

Minimum Balance Required	None
Monthly Maintenance Fee	None
Business Online Banking with Bill Pay Service	Free
Cashier's Checks & Money Orders	Free
Number of Monthly Transactions at No Charge	Unlimited

*Please consult with your tax advisor regarding the responsibility of reporting interest earnings. All eligible Non-Profit organizations must provide a 501 (c) 3 certificate. Refer to our Retail or Business Account Disclosure(s) for complete terms and conditions.

DEPOSITORY SERVICES

Depository bank account specifically designed for 501(c)(3) organizations

- No monthly maintenance fees
- Earn interest on balances
- No minimum balance to open

CHECK AND POSITIVE PAY

Fraud prevention solutions to keep your business safe and secure

- Quickly detect and prevent fraud
- Automated account reconciliation
- Simple and efficient implementation

REMOTE DEPOSIT / MOBILE CAPTURE

Deposit donation checks from your office or through our app

- Increase efficiencies
- Reduce processing costs
- Improve availability of funds

INSURED CASH SWEEP

Safeguard large deposits

- Access to multi-million-dollar FDIC insurance
- Competitive deposit rates
- Full liquidity

ACH CAPABILITY

Direct ACH debit and credit origination

- Provide alternate donation method
- Streamline accounts receivable and accounts payable
- Same-day settlement

WIRE CAPABILITY

Same-day payments

- Convenient access to critical payments
- Domestic and International wires (USD & Foreign Currency)
- Creates templates for reoccurring payments

ONLINE BANKING

Access accounts 24/7

- Secure single login to all services
- Monthly statements, bill payments, transfer, notifications and stop payments
- Mobile App

VALUE ADDED SOLUTIONS

Improved cash flow

- Merchant Services
- Credit Cards*

*Subject to approval

LETTER *from the* CHIEF EXECUTIVE OFFICER

First Bank of Highland Park, a division of First Bank Chicago, is one of the top five privately held banks in Chicago. Due to decades of strong growth and consistent family ownership for over forty years, we are recognized as a full-service bank with a variety of banking solutions for commercial, non-profit and consumer clients throughout Chicagoland.

With a bank-wide culture of caring and giving, we share in your vision to shape, define, and strengthen the community. Our Non-Profit Banking team has created a full suite of products and services tailored to meet the special needs of your organization. Our bankers take the time to understand your financial goals as well as the unique challenges you face. Our experienced team of bankers are empowered to make decisions and quickly execute a plan that works for you and your organization.

As a steady and reliable financial partner, your interest is our priority. We look forward to demonstrating how our collective experience and outstanding five-star service is the difference at First Bank of Highland Park.

With friendly regards,

A handwritten signature in black ink, appearing to read "Eric C. Ephraim". The signature is fluid and cursive, with a long horizontal stroke at the end.

Eric Ephraim
Chief Executive Officer & President