



### Come for the tools, stay for the service

You understand the benefits of being just down the street. So do we. When you need us, we'll be on-site to work side by side with you, not across the phone lines (though we're available that way too). Local businesses deserve local banking services.

### Get a complimentary analysis

Know exactly what your business services cost and how you can be more efficient. Contact us today for a free, no obligation analysis.

**eServices@nbcbanking.com**  
**715.394.5531**

**nbcbanking.com**

**National Bank**   
of Commerce

We make more possible.

We make more possible.

Call or visit a banker today  
to get started.

Duluth | 218.730.0277

Downtown Duluth | 218.722.3445

Esko | 218.879.7388

Hermantown | 218.727.7555

Hibbing | 218.263.4642

Miller Hill | 218.727.2265

Poplar | 715.364.2497

Solon Springs | 715.378.2324

Superior-Main | 715.394.5531

Superior-Midtown | 715.395.5555

West Duluth | 218.624.0858

Woodland | 218.728.6001



# Local business solutions.

Transform your business with  
National Bank of Commerce

**National Bank**   
of Commerce

Member FDIC

**National Bank**   
of Commerce

We make more possible.



Have a clear view at all times  
NBC's suite of digital tools  
allows you to know—in real  
time—where you are in  
relation to your cash flow.



With the variety of banking services available to your business today it's easy to lose track of all the moving parts. This is where we shine.

National Bank of Commerce's eServices team thrives on details. We can help you be more efficient with your time and money by clarifying the layers of costs involved with your money collection and management processes.

No matter where you bank, contact us to see if we can help. We'll take on the details and be there when you need us so you can get back to business.

#### Merchant Card

Offer credit and debit card payments to your customers.

- Local, dedicated service
- Competitive pricing
- Able to integrate with most POS platforms (keep your current terminal!)
- Wide array of terminals to fit your business needs
- Online card acceptance options

#### Cash Management

Add new conveniences to your business banking by minimizing expenses and controlling cash balances.

- ACH origination
- Wire transfer capabilities
- Customized user permissions
- Multiple user logins

#### Mobile Banking

Enjoy secure, easy and free online access to your accounts.

- Review transactions and activity
- Transfer funds
- Deposit via phone with Mobile Deposit Capture

#### NBC iPay (Bill Pay)

Pay your bills at your convenience.

- Make payments any time of day or night
- Reduce exposure to late fees
- Keep easy and clear records of payments
- Set up automatic and one time payments

#### Remote Deposit Capture (RDC)

Deposit checks and money orders electronically without ever coming to the bank.

- Receive funds faster
- Benefit from later deadlines for daily deposits
- Improve efficiency and profitability

#### Direct Deposit

Pay your employees electronically so they never have to come to the bank.

- Make money available to employees sooner
- Increase safety and security by eliminating the fear of lost checks
- Make it easier for employees to manage automatic bill payments
- Reduce paper use