

Remote Business Banking

In the midst of the current Pandemic, we want to share sensible advice on how our business customers can continue to bank remotely.

Remote business banking options available to you:

- **Online Banking** – view transaction details, transfer funds, [pay bills](#) and more through your web browser or mobile app. [Enroll](#) today at HorizonBank.com
- **Mobile Banking** – manage your money, pay loans and bills, draw on lines of credit and make check deposits. Download the [Mobile App](#)
- **Business Debit Cards** – use your debit card to get cash back at some stores
- **Telephone Banking** – call **888-904-2265 (BANK)** – Access your business checking and savings, or loans and CDs, any time. You can check your balances and account histories or transfer funds all from your telephone in English and in Spanish
- **Call** – your [business advisor](#) or your [local branch](#) or our Call Center at 888-873-2640 with questions or for assistance with transactions. Advisors are available:
Monday – Thursday, 7am to 5pm CT
Friday, 7am to 6pm CT
Saturday, 7am to noon CT
- **ATMs** – you have access to tens of thousands of ATMs coast-to-coast with the [MoneyPass ATM network](#) – and remember many of our ATMs even accept deposits.
- **Live Video Banking** – offers extended hours from Monday - Saturday 6:00 am - 8:00 pm CT. and is available at some locations. You can complete 95% of typical teller transactions like deposits, withdrawals, transfers and payments. Visit our website to [view locations](#) that offer this convenient service.

Cash & Treasury Management Options:

- **Business Credit Card** – make online purchases. Improves cash flow and provides better control over payments than traditional petty cash or paper check disbursements
- **Order Business Checks** – need to reorder checks? No need to come into the branch. Simply order [online](#) through Deluxe
- **Remote Deposit Capture** – scan paper checks and images are transmitted and deposited directly into your checking account

- [ACH Collections](#) – get your payments faster and easier by debit your customers checking accounts
- [ACH Payments](#) – make electronic payments to vendors or other businesses.
- **Online Wire Transfers** – initiation for secure, electronic domestic and international payments
- **Fraud Prevention Services** – check and ACH [Positive Pay](#) services prevent fraudulent items from clearing a Horizon business checking account. Account owners review and decide whether to pay or return suspicious transactions
- [Detect Safe Browsing](#) – protection from attacks designed to steal account information when banking online

Helpful Tips for Business Owners During This Time:

- Be aware of [scams](#) and don't share sensitive information
- Take extra precautions during this time. Think through your business processes and how you may want to add some additional controls and verifications
- Set up text or email alerts for transactions and balances
- Use strong passwords and require employees to do the same
- Review the signers on your accounts to ensure that they are up to date
- Have your most up to date contact information on file for verification of transactions or account information
- Use up to date anti-virus software

Loan Relief Available:

Economic Injury Disaster Loan (EIDL) program is now available for all businesses in Indiana or Michigan affected by the COVID-19 outbreak. To apply, visit: www.sba.gov/disaster



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