

## Online Services Comparison Chart

	BOB	BOB Advantage Basic	BOB Advantage Plus	BOB Advantage Small Business ACH
<b>Services and Features</b>				
<b>Information Reporting</b>				
View previous-day account balances and transactions	Up to 90 days	13 mos.	13 mos.	13 mos.
View images of paid checks, deposit tickets, deposited items and return items	Paid checks only	Yes	Yes	Yes
View intra-day account balances and transactions - pending transactions	Yes, excluding ACH, CDA, Lockbox and Wire Activity		Yes	
<b>Payments and Transfers</b>				
Transfer funds between First Citizens accounts	Yes	Yes	Yes	Yes
Pay down commercial loans		Yes	Yes	Yes
Transfer funds to external accounts (via ACH)			Yes	
Initiate ACH transactions			Yes	Yes
Send domestic wire transfers			Yes	
Send international wire transfers			Yes	
Bill presentment and payment	Yes	Yes	Yes	Yes
Create transaction templates		Yes	Yes	Yes
Define transaction approval requirements		Yes	Yes	Yes
<b>Other Business and Treasury Services</b>				
View intra-day account balances and transactions - ACH (also includes pending transactions) - Incoming wires (no detail) - Controlled disbursements - Lockbox deposits			Yes Yes Yes Yes	

Positive Pay			Yes	
<b>Other Features</b>				
Stop payment on a check	Single	Single, check range	Single, check range	Single, check range
Search for a check	Yes	Yes	Yes	Yes
Download account history to QuickBooks®/Quicken® using Web Connect	Yes	Yes	Yes	Yes
Download account history to a file		BAI2, csv, tab-delimited, pdf, plain text		
Send secure messages to the Bank	Yes	Yes	Yes	Yes
Receive alerts - balance, transaction, NSF, bank messages, pending approvals.  Positive pay exception alerts (only available with the Plus package)		Yes	Yes	Yes
Generate audit and user activity reports		Yes	Yes	Yes
Grant user access to services and accounts		Yes	Yes	Yes
Order checks	Yes			
Order check copy	Yes			
Order statement copy	Yes			
View e-statement	Yes			
<b>Access</b>				
Users	Single User	Multiple Users	Multiple Users	Multiple Users
Platform	Web-based			
Computer/Operating System	PC/Windows - 98, 2000, NT, XP Mac/OS - 10.3			
Browser requirements	PC - IE 5.5+, Netscape 6.2 Mac - IE 5.2+ Firefox 1.5			
<b>Enrollment</b>	Enroll Online	Contact your local First Citizens branch or Cash Management Sales at 1-866-733-2501		

**Fees/Pricing**

Contact your local  
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