

FINANCIAL EFFICIENCY CHECKLIST FOR BUSINESS OWNERS

Use this checklist to take advantage of the tools First Financial Bank provides to help your business succeed.



Cut costs

- **Business checking:** We make it easy. There are no fees or limits on transactions or cash deposits.
- **Earn interest:** Is your savings in a Money Market Account? *Tip: Money Market Accounts are ideal for short-term goals or an emergency fund. They usually offer a higher interest rate than a basic savings account but you still have ready access to funds when you need them.*
- **Business credit card:** Are you using it to earn rewards? *Tip: Avoid mixing personal and business expenses!*
- **Free meeting spaces:** Take advantage of First Financial's free workspaces with Wi-Fi and coffee.



Retain employees

Employee financial stress can cost you big—about \$1,960 per employee*, each year! Help reduce this stress with:

- **f1RST WORKlife[®] program:** financial wellness support.
- **HSA:** no fees or minimum balances.
- **Retirement Plan Services:** a solid start on the path to retirement.
- **Financial Wellness Pros:** expert guidance for your team.



Streamline transactions

- **Secure payments:** Is your payment processing safe and efficient?
- **Optimize cash flow:** Are your accounts payable tools fast enough?
- **Remote deposit capture (RDC):** Check payments piling up? Accelerate cash flow with faster deposits.
- **Flexible lending products:** We offer various lending options to help with cash flow and business needs.



Seasonal BONUS tips

Prepare for end of year

Access our tools for businesses to do things like estimate growth with our free **Profit Visualizer**.

Enter current data to see how small changes can boost your net profits.



Scan to access our Profit Visualizer.

Plan for tax season

3 tips for this year and next:

- Hire the right accountant
- Find ways to reduce your tax liabilities
- Make sure you have all the records you need