



With tax time in mind, we have provided tips on how to find your Loan Interest paid, and how to find your Earned Deposit Account Interest *(if this applies to the type of account you have)*.

We would also like to introduce you to Kelly Senkow our new Treasury Management Specialist, and tell you how you can help protect against check fraud with Positive Pay.

Love the convenience of Mobile Banking? First Bank has a new App for BeB named First Bank Upper MI Business available for your use.

Please view the details below.

Business eBanking

Want to find loan information such as last year's interest paid, note details, payment due information, or collateral information?

- Log into BeB
- From the welcome landing page, select "Reports"
- Select "Loans"
- Select "Manage Loans"
- Click the > symbol to bring up a list of your loan's note numbers
- Under the Account Number/Note ID column select your note number
- The following details will be displayed *(results will show to the right of each list header)*

Note Description

Issue date:
Maturity Date:
Interest Rate:
Original Balance:
Current Balance:
Commitment ID:
Commitment Available Balance:

Payment Due Information

Next Payment Due Date:
Amount Due:
Next Interest Payment Amount Due:
Per Diem Increase Amount:
Estimated Payoff Amount:

Payment History Information

Last Payment Amount:
Last Payment Date:
Interest Paid Year-To-Date:
Interest Paid Last Year:

Collateral Information

Collateral Description:

Deposit Account Details

- Log into BeB
- From the Welcome landing page select “Deposit Reports”
- Select “Activity”
- Select your output file type: Screen, CSV file, CSV file -all fields, PDF, QIF File, QuickBooks file.
- Select the account from the drop down that you wish to review details for
- Select a specific date, a date range, previous business day, or since last download (*valid for QuickBooks@download only*)
- **You may even select Advanced Options**
 - Transaction details
 - Subtotals for selected groups
 - Advanced search options allow you to search for specific transactions within a single account
 - **Amount:** exact amount or range of amounts
 - **Check serial numbers:** choice of exact number or a range of numbers
 - **Description:** type in the descriptive name to search
- Once you have completed your preferences, click “Search”
- Once you click “Search” the Deposit Report page appears
- This page allows you to select multiple check images to print or view. Place a checkmark in the box next to the check image icon for each check you wish to print or view.
- It’s not a bad idea to save the check images to a secure computer or print them off (store securely) in case you need to refer back to them. Images do expire after 18 months.
- To print or view, scroll to the very bottom of the page, you have two options
 1. Print Selected Transactions
 2. View Selected Images

View Additional Account Information

- At the top of the Deposit Reports page just below the heading, “Deposit Accounts Activity Summary” there is a link “View Additional Account Information”
- This page displays the following for applicable accounts:
 - Account type
 - Interest Rate
 - YTD Interest
 - Interest Paid Last Year

BeB Mobile App

- **First Bank Upper MI Business** is the name of First Bank’s new BeB Mobile App
 - **Navigate and use many of the features you use today in BeB Online**
 - **Authorized users can approve transactions on the go**
 - **Use the same login credentials you currently use to access BeB**
 - **Company users can only access what they currently have rights to in BeB**
 - **No separate set up for BeB Mobile App**

Help Prevent Against Check Fraud With Positive Pay and Reverse Positive Pay

- **Positive Pay**
 - User uploads the Positive Pay file through BeB to be approved by the bank before the check is processed
- **Reverse Positive Pay**
 - Bank sends every check image to you for approval before the check is processed
- **Interested? Reach out to our Treasury Management Specialist**

Treasury Management Specialist

- **Introducing Kelly Senkow, First Bank's Treasury Management Specialist**
 - Treasury Management Specialist position was created with you in mind.
 - Kelly will provide you with in-person, on-site assistance for your business banking needs
 - **Assistance Offered**
 - New to BeB? He will visit on-site to assist with navigation and use of product
 - Positive Pay and Reverse Positive Pay set-up and assistance with use of product
 - DirectLink Merchant (Remote Deposit Capture)
 - BeB (Business eBanking) Provide guidance to current users
 - CeB (Consumer eBanking)
 - **Contact Kelly Senkow**
 - Call Kelly at 906-786-0222 ext. 532

Thank you for banking with First Bank Upper Michigan