## Business Checking & Savings

All accounts listed include these **FREE** and convenient benefits:
- Online Banking & Bill Pay
- Mobile Banking
- eStatements
- 24/7 Telephone Banking
- Night Depository with locked bag
- Direct Deposit

### Product Features

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| Non-Profit Checking            | $50             | • Interest Bearing  
• VISA Business Check Card  
• Check Images with Statement | • No Minimum Balance Requirement  
• Available to any non-profit organization that is considered tax exempt by the IRS | • None                         |
| Small Business Advantage       | $100            | • VISA Business Check Card                                    | • No Minimum Balance Requirement  
• Non-Imaged Statement  
• 200 Items per Statement Period | • $25 for Items over 200 |
| Checking                      | $100            | • VISA Business Check Card                                    | • $500 Daily Minimum Balance OR $2,500 Average Daily Balance to Avoid Fee  
• 500 Items per Statement Period | • $8 per Statement Period if Below Balance Requirement  
• $25 for Items over 500 | |
| Business Plus Checking         | $2,500          | • Interest Bearing  
• VISA Business Check Card  
• Check Images with Statement | • $2,500 Daily Minimum Balance Required to Earn Interest  
• $500 Daily Minimum Balance OR $2,500 Average Daily Balance to Avoid Fee  
• 500 Items per Statement Period | • $10 per Statement Period if Below Balance Requirement  
• $25 for Items over 500 | |
| Commercial Checking            | $500            | • VISA Business Check Card                                    | • Average Daily Balance greater than $25,000 receives 91-day T-bill rate as a credit toward fees | • See Schedule of Fees |
| Business Savings               | $100            | • Interest Bearing  
• Check Images with Statement | • $100 Average Daily Balance for the Quarter to Avoid Fee  
• Four (4) Withdrawals/Transfers per month | • $5 per quarter if Below Balance Requirement  
• $5 per withdrawal/transfer after four (4) | |
| Business Advantage Money Market| $2,500          | • Interest Bearing  
• Check Images with Statement | • $2,500 Daily Minimum Balance Required to Earn Interest  
• $2,500 Average Daily Balance to Avoid Fee  
• Six (6) Withdrawals/Transfers per month | • $10 per Statement Period if Below Balance Requirement  
• $10 per withdrawal/transfer after six (6) | |
| Estate Regular Checking        | $500            | • Check Images with Statement                                | • No Minimum Balance Requirement                                                  | • None                         |
| Estate Check Plus Checking     | $500            | • Interest Bearing  
• Check Images with Statement | • $500 Daily Minimum Balance to Earn Interest  
• $500 Average Daily Balance to Avoid Fee | • $10 per Statement Period if Below Balance Requirement | |