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 | Opening Deposit | Features | | Terms & Conditions | Service Fees |
|---|--------------------|---|--|--|--|
| Non-Profit Checking | \$50 | Interest BearingVISA Business Check CardCheck 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 Checking | \$100 | VISA Business Check Card | | No Minimum Balance Requirement Non-Imaged Statement 200 Items per Statement Period | • \$.25 for Items over 200 |
| Business Checking | \$100 | VISA Business Check Card Check Images with Statement | | \$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 Check Images with Statement | | 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 | | • \$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 Balance Tiers determine interest Tier I \$0 - \$2,499.99 Tier 2 \$2,500 - \$9,999.99 Tier 3 \$10,000 - \$24,999.99 Tier 4 \$25,000 - \$49,999.99 | • Tier 5 \$50,000 - \$99,999.99 • Tier 6 \$100,000 - \$249,999.99 • Tier 7 \$250,000 - \$999,999.99 • Tier 8 \$1,000,000 and up | \$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 | \$25 | 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 |