

Business Accounts

Checking

Commercial Checking

- \$10.00 monthly maintenance fee
- \$100.00 minimum deposit to open account
- Per item fees:
 - Deposit/credit.....\$0.25
 - Deposited item.....\$0.08
(no charge for on-us items)
 - Check paid/debit.....\$0.15
- Negative balance fee will be assessed based upon the bank's prime + 2%
- Earnings credit applied monthly to reduce or eliminate fees on your account

Small Business Checking

Designed for small businesses, organizations, or clubs with moderate activity.

- \$10.00 monthly maintenance fee
- \$100.00 minimum deposit to open account
- Avoid monthly maintenance fee with an average collected balance of \$2,500.00
- Per item fees:
 - Up to 500 items.....No charge
 - Over 500 items.....\$0.25 per item

Economy Business Checking

Designed for small businesses, organizations, or clubs with low activity.

- No monthly maintenance fee
- \$100.00 minimum deposit to open account
- Per item fees:
 - Up to 100 items.....No charge
 - Over 100 items.....\$0.25 per item

Savings

Business Savings

- \$3.00 monthly maintenance fee if daily balance falls below \$100.00 on any day of the month
- \$100.00 minimum deposit to open account
- Earns interest on daily balance
- Monthly fee for excessive withdrawal:
 - Up to 2 withdrawals.....No charge
 - Over 2 withdrawals.....\$1.00 each

Money Market Business Account

- \$10.00 monthly maintenance fee if daily balance falls below \$1,000.00 on any day of the month
- Earns a tiered rate of interest on daily balance
- Monthly fee for excessive withdrawal:
 - Up to 6 withdrawals..... No charge
 - Over 6 withdrawals..... \$5.00 each
- \$1,000.00 minimum deposit to open account

Investment Business Account

- \$10.00 monthly maintenance fee if daily balance falls below \$10,000.00 on any day of the month
- Earns a tiered rate of interest on daily balance
- Monthly fee for excessive withdrawal:
 - Up to 6 withdrawals..... No charge
 - Over 6 withdrawals..... \$5.00 each
- \$10,000.00 minimum deposit to open account

*Refer to account disclosures for additional details and terms.
See rate sheet for a list of current interest rates and Annual Percentage Yields (APY). All accounts are subject to charges listed on our fee schedule.*