

BUSINESS DEPOSIT ACCOUNTS



Account Type	Analyzed Business Checking	Business Plus Checking	Business Checking	Business Interest Checking***	Basic Business Checking	Business Money Market
Monthly Maintenance Fee	Varies based on balances and account activity	\$30.00	\$15.00	\$15.00	\$8.00	\$10.00
Fee Waiver Requirements	Earnings allowance credits must be in excess of account activity fees; balance required will vary monthly based on balances maintained and account activity	Minimum daily balance of \$10,000.00 or Average monthly balance of \$25,000.00 or Combined business account average monthly balances of \$75,000.00	Minimum daily balance of \$5,000.00 or Average monthly balance of \$10,000.00 or Combined business account average monthly balances of \$25,000.00	Minimum daily balance of \$5,000.00 or Average monthly balance of \$10,000.00 or Combined business account average monthly balances of \$25,000.00	Minimum daily balance of \$2,000.00 or Average monthly balance of \$5,000.00 or Combined business account average monthly balance of \$10,000.00	Minimum daily balance of \$2,500.00 or Average monthly balance of \$5,000.00
Monthly Transaction Limits	N/A	450 Items Processed+ \$20,000.00 Cash Deposited +Items Processed Include: Deposits, checks deposited, checks paid, Automated Clearinghouse Credits, and Debits	250 Items Processed+ \$7,500.00 Cash Deposited +Items Processed Include: Deposits, checks deposited, checks paid, Automated Clearinghouse Credits, and Debits	250 Items Processed+ \$7,500.00 Cash Deposited +Items Processed Include: Deposits, checks deposited, checks paid, Automated Clearinghouse Credits, and Debits	150 Items Processed+ \$3,000.00 Cash Deposited +Items Processed Include: Deposits, checks deposited, checks paid, Automated Clearinghouse Credits, and Debits	Maximum of 6 debits, pre-authorized transfers, or checks per statement cycle
Excess Transaction Fees	N/A (Please refer to Schedule or Fees for most current activity pricing and cash management services fees)	Excess item fee is \$0.45 per excess item presented. Excess cash activity fee is \$0.0016 per \$1.00 in excess cash deposited	Excess item fee is \$0.45 per excess item presented. Excess cash activity fee is \$0.0016 per \$1.00 in excess cash deposited	Excess item fee is \$0.45 per excess item presented. Excess cash activity fee is \$0.0016 per \$1.00 in excess cash deposited	Excess item fee is \$0.45 per excess item presented. Excess cash activity fee is \$0.0016 per \$1.00 in excess cash deposited	\$10.00 per excess transaction
Account Features	<ul style="list-style-type: none"> Account balances receive an earnings credit to offset normal banking activity charges Multiple checking accounts can be combined into one consolidated relationship pricing 	<ul style="list-style-type: none"> Free online banking and bill payment* Free MasterCard® Business debit card** \$50.00 credit towards purchase of first check order 	<ul style="list-style-type: none"> Free online banking and bill payment* Free MasterCard® Business debit card** \$50.00 credit towards purchase of first check order 	<ul style="list-style-type: none"> Free online banking and bill payment* Free MasterCard® Business debit card** \$50.00 credit towards purchase of first check order Interest paid on balances of \$5,000.00 and above 	<ul style="list-style-type: none"> Free online banking and bill payment* Free MasterCard® Business debit card** \$50.00 credit towards purchase of first check order Requires enrollment in e-statements; \$5.00 monthly paper statement fee if not enrolled 	<ul style="list-style-type: none"> Earn tiered interest rates based on balances Interest paid on balances of \$1,000.00 and above Excess funds from Business Checking account can be swept into this account to maximize earnings

* Free Bill Payment service is the retail version of this service. Small Business Bill Payment service is offered with additional charges.

** MasterCard® Business debit card requires the completion of an application and approval by the Bank.

*** Account only available to Sole Proprietorships, Non-Profit Organizations, and Government Public Funds.

