



Business Accounts at a Glance

✓ Indicates "Yes" to the features listed on these charts

	CHECKING ACCOUNTS		
	MINIMUM BALANCE	RELATIONSHIP CHECKING	COMMERCIAL ANALYSIS
Minimum to Open	\$100	\$100	\$100
Monthly Maintenance Charge	\$10	\$13	\$15
Required balance to avoid charges	\$500	\$3,000 avg. daily or \$15,000 combined or \$50,000 loan balance	Service charges may be offset or reduced by an Earnings Credit.
Transaction limits: DEPOSITS/WITHDRAWALS	250 items total (\$0.15 for each additional item)	500 items total (\$0.15 for each additional item)	\$0.15 per item
Earns Interest	No	No	No
Paper Statements	Monthly no charge	Monthly no charge	Monthly no charge

SPECIALTY ACCOUNTS			
NON-PROFIT CHECKING	IOLTA	PUBLIC FUNDS	CLUB & ASSOCIATION
\$100	\$100	\$100	\$100
\$15	\$10	\$10	\$0
\$3,000	Maintenance charge waived if customer has an operating account.	\$3,000	\$0
500 items total (\$0.15 for each additional item)	300 items total (\$0.15 for each additional item)	150 items total (\$0.15 for each additional item)	100 items total (\$0.15 for each additional item)
No	Yes, tiered rates	No	No
Monthly no charge	Monthly no charge	Monthly no charge	Monthly no charge

SAVINGS ACCOUNTS		
BUSINESS SAVINGS	BUSINESS ADVANTAGE MONEY MARKET	CERTIFICATES OF DEPOSIT (CD)
\$100	\$100	\$2,500
\$2	\$10	\$0
\$500 avg. daily	\$2,500 avg. daily	N/A
DEPOSITS: Unlimited WITHDRAWALS: 6 per month, \$2 for each withdrawal thereafter	DEPOSITS: Unlimited WITHDRAWALS: 6 per month, \$5 for each withdrawal thereafter	No transactions permitted except during maturity; penalties will be assessed if outside of maturity period.
Yes	Yes	Yes
Monthly no charge	Monthly no charge	N/A

	ONLINE ACCOUNT FEATURES		
Free Statements	✓	✓	✓
Free Check Images	✓	✓	✓
Business Bill Payment	✓	✓	✓
ACH Processing	✓	✓	✓
Wire Transfers	✓	✓	✓
Positive Pay	✓	✓	✓
Business Mobile Banking	✓	✓	✓
Mobile Check Deposit	✓	✓	✓
QuickBooks® WebConnect Transaction Download	✓	✓	✓

ONLINE ACCOUNT FEATURES			
✓	✓	✓	
✓	✓	✓	
✓		✓	
✓		✓	
✓	✓	✓	
✓	✓	✓	
✓	✓	✓	
✓	✓	✓	
✓	✓	✓	

ONLINE ACCOUNT FEATURES		
✓	✓	✓
	✓	
✓	✓	
	✓	
✓	✓	
✓	✓	
✓	✓	✓

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