



## BUSINESS ACCOUNTS

### CHECKING

| <b>Small Business Checking</b>                                       | <b>Average Balance</b>         | <b>APY*</b>  |
|--|--------------------------------|--------------|
| > \$100 minimum deposit to open                                      | <b>\$0 to \$9,999.99</b>       | <b>0.00%</b> |
| > No minimum balance   | <b>\$10,000 to \$49,999.99</b> | <b>0.05%</b> |
| > \$10 monthly maintenance fee                                       | <b>\$50,000 to \$99,999.99</b> | <b>0.10%</b> |
| > 200 free deposited items per month;<br>\$0.15 each additional item | <b>\$100,000 or more</b>       | <b>0.15%</b> |
| > 200 free paid items per month<br>\$0.15 each additional item       |                                |              |
| > Interest compounded monthly  |                                |              |
| > Free Visa Check & Cash Card  |                                |              |
| > Free Online Banking & Bill Pay                                     |                                |              |
| > No cash back allowed on deposits                                   |                                |              |
| > Overdraft protection available from Savings                        |                                |              |
| > Deposited checks are held for a minimum of 5 business days         |                                |              |

| <b>Large Business Checking</b>                                      | <b>Average Balance</b>         | <b>APY*</b>  |
|---|--------------------------------|--------------|
| > \$100 minimum deposit to open                                     | <b>\$0 to \$9,999.99</b>       | <b>0.00%</b> |
| > \$5,000 minimum balance   | <b>\$10,000 to \$49,999.99</b> | <b>0.05%</b> |
| > No monthly maintenance fee<br>for balances greater than \$5000    | <b>\$50,000 to \$99,999.99</b> | <b>0.10%</b> |
| > \$25 monthly maintenance fee<br>if balance goes below \$5000      | <b>\$100,000 or more</b>       | <b>0.15%</b> |
| > 500 free deposited items per month<br>\$0.10 each additional item |                                |              |
| > 500 free paid items per month<br>\$0.10 each additional item      |                                |              |
| > Interest compounded monthly                                       |                                |              |
| > Free Visa Check & Cash Card                                       |                                |              |
| > Free Online Banking & Bill Pay                                    |                                |              |
| > No cash back allowed on deposits                                  |                                |              |
| > Overdraft protection available from Savings                       |                                |              |
| > Deposited checks are held for a minimum of 5 business days        |                                |              |
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### FEES & SERVICES

|                                  |                          |
|----------------------------------|--------------------------|
| <b>Account Reopen Fee</b>        | \$25                     |
| <b>Account Reconciliation</b>    | \$30 per hour, \$30 min. |
| <b>Cash Deposited per \$100</b>  | \$0.25                   |
| <b>Cash Purchased per strap</b>  | \$0.25                   |
| <b>Check Copies</b>              | \$5 each (free online)   |
| <b>Checks Deposited (non-US)</b> | \$40                     |
| <b>Coin Deposited per \$10</b>   | \$0.25                   |
| <b>Coin Purchased per \$10</b>   | \$0.25                   |
| <b>Deposit Corrections</b>       | \$5                      |
| <b>NSF Charges</b>               | \$35 per item            |
| <b>Records Research</b>          | \$30 per hour, \$30 min. |
| <b>Return Deposited Item</b>     | \$35 per item            |
| <b>Statement Returned:</b>       |                          |
| Due to incorrect address         | \$5                      |
| Due to no forwarding addi        | \$10                     |
| <b>Stop Payments</b>             | \$30                     |
| <b>Wire Transfers:</b>           |                          |
| Domestic                         | \$25                     |
| International                    | \$40                     |

### SAVINGS

| <b>Regular Share Savings</b>          | <b>Average Balance</b> | <b>APY*</b>  |
|---------------------------------------|------------------------|--------------|
| > \$300 minimum balance               | <b>\$0 to \$299.99</b> | <b>0.00%</b> |
| > \$3 fee if balance falls below min. | <b>\$300 or more</b>   | <b>0.10%</b> |
| > No withdrawal restrictions          |                        |              |
| > Dividends paid monthly              |                        |              |

  

| <b>Cash Management Savings</b>         | <b>Average Balance</b>         | <b>APY*</b>  |
|--|--------------------------------|--------------|
| > \$2,500 minimum balance              | <b>\$0 to \$2,499.99</b>       | <b>0.00%</b> |
| > \$20 fee if balance falls below min. | <b>\$2,500 to \$9,999.99</b>   | <b>0.10%</b> |
| > No withdrawal restrictions           | <b>\$10,000 to \$49,999.99</b> | <b>0.30%</b> |
| > Dividends paid monthly               | <b>\$50,000 or more</b>        | <b>0.50%</b> |

\*APY = Annual Percentage Yield. Rates are subject to change.