



## 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; \$0.15 each additional item	<b>\$100,000 or more</b>	<b>0.15%</b>
> 200 free paid items per month \$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 for balances greater than \$5000	<b>\$50,000 to \$99,999.99</b>	<b>0.10%</b>
> \$25 monthly maintenance fee if balance goes below \$5000	<b>\$100,000 or more</b>	<b>0.15%</b>
> 500 free deposited items per month \$0.10 each additional item		
> 500 free paid items per month \$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.