

business account Features and Fees

basic **Business Checking**

Business account balance is \$1,000 or more and you write less than 100 checks per month, and make no more than 10 deposits.

- Minimum \$100.00 to open
- 100 checks & 10 deposits free
- \$7.00 monthly fee waived with \$1,000 avg. daily balance
- .10/ deposit in excess of 10 deposits per month
- .20/ check in excess of 100 checks per month

business **Advantage Checking**

Business balance is \$2,500 or more and you write 150 checks and 20 deposits per month.

- Minimum \$100.00 to open
- 150 checks and 20 deposits free
- \$10.00 monthly fee waived with \$2,500 avg. daily balance
- .15/ deposit in excess of 15 deposits per month
- .20/ check in excess of 150 checks per month

business **Analysis Checking**

Business account designed for businesses that maintain high transaction volumes and keep large balances.

- Minimum \$100.00 to open
- \$12.00 monthly fee may be offset by earnings credits
- .25/ per check fee
- .25/ per deposit fee
- Earnings Credit 91-Day T-Bill

business **Money Market**

Business maintains \$5,000 in money market account and writes no more than 3 checks per month.

- Minimum \$5,000 to open
- \$10.00 monthly fee if balance falls below \$5,000
- \$10.00 per check fee in excess of 3 checks per month
- Earn tiered rates for higher balances

business **Savings**

Business savings account minimum \$50.00 to open and earn dividends.

- Can be used as automatic overdraft source for checking
- Can be accessed through Internet
- Can use telephone to transfer funds
- \$50.00 minimum balance to open
- \$2.00 monthly fee if balance falls below \$50.00

business **Certificates**

Business certificate account provides higher dividends than most banks.

- Minimum \$1,000 to open
- Terms from 6 months to 5 years