Business Accounts

Account Features	Business Essentials Checking	Premium Business Checking	Analysis Checking	Community Checking[1]
Minimum Opening Deposit	$100.00	$100.00	$100.00	$100.00
Interest Bearing	No	No	No	Yes
Tiered Rates	No	No	No	Yes
Monthly Service Fee	$5.00	$10.00	$15.00	$5.00
Minimum Average Balance Required to Waive Service Fee	$500.00	$2,500.00	Analyzed	$500.00
Transaction Fees	**200 FREE** combined debit & credit items, then $0.45 per item	**500 FREE** combined debit & credit items, then $0.45 per item	$0.10 per deposited item, $0.12 per electronic debit or credit, $0.15 per check w/d	**1000 FREE** combined debit & credit items, then $0.45 per item
Domestic ATM Charges	Waived	Waived	Waived	Waived
Online & Mobile Banking	Included	Included	Included	Included
E-Statements, Check Images & Notices[2]	Included	Included	Included	Included
Additional Benefits	FREE Small Business Online Banking with Bill Pay.	2 FREE domestic wires per month. Reduced rate on RDC. Qualify for Premium Money Market.	Earnings Credit to offset any fees.	5 FREE incoming wires per month. Reduced rate on RDC.

[1] Community Checking - available to Non-Profit Organizations only. Tier 1 - $.01 - $2,499, Tier 2 - $2,500 - $24,999, Tier 3 - $25,000 and up.

[2] Must be registered for online banking to access e-statements and notices.

Account Features	Business Savings	Business Money Market[1]	Premium Business Money Market[2]	Interest on Lawyer Trust Account[3]
Minimum Opening Deposit	$100.00	$100.00	$100.00	$100.00
Interest Bearing	Yes	Yes	Yes	Yes[3]
Tiered Rates	No	Yes	Yes	No
Monthly Service Fee	$5.00	$10.00	$10.00	N/A
Minimum Average Balance Required to Waive Service Fee	$500.00	$10,000.00	$10,000.00	N/A
Transaction Fees	N/A	N/A	N/A	**50 FREE** combined transactions, then $0.45 per item
Online & Mobile Banking	Included	Included	Included	Included
E-Statements, Check Images & Notices[4]	Included	Included	Included	Included
Additional Benefits	Unlimited Transfer & Withdrawals	Unlimited Transfer & Withdrawals	Unlimited Transfer & Withdrawals	4 FREE Domestic wires per month.

[1] Money Market Tiers -Tier 1 - up to $9,999, Tier 2 - $10,000-$24,999, Tier 3 - $25,000-$74,999, Tier 4 - $75,000 - $149,999, Tier 5 - $150,000 - $499,999, Tier 6 - $500,000 and up.

[2] Premium Business Money Market Tiers -Tier 1 - Up to $9,999, Tier 2 - $10,000 - $24,999, Tier 3 - $25,000-$74,999, Tier 4 - $75,000 - $149,999, Tier 5 - $150,000 - $500,000, Tier 6 - $500,000.01 and up. Limit one per tax ID. Must have open and active Premium Business Checking or Analysis Checking account.

[3] IOLTA/IRETA - This account requires the distribution of interest and does not allow interest to remain in the account.

[4] Must be registered for online banking to access e-statements and notices.

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