# 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 |
| **E-Statements, Check Images & Notices[3]** | Included[2] | Included[2] | Included[2] | Included[2] |
| **Online Banking with Bill Pay** | Included[3] | Included[3] | Included[3] | Included[3] |
| **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. And so much more! |

*[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.*

*[3] Bill Pay - 15 Bills paid FREE each month, then $0.45 per item.*

| 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** | Limit of 6*, then $7.50 per item | Limit of 6*, then $7.50 per item | Limit of 6*, then $7.50 per item | **50 FREE** combined transactions, then $0.45 per item |
| **Domestic ATM Charges** | Waived | Waived | Waived | Waived |
| **E-Statements, Check Images & Notices[4]** | Included | Included | Included | Included |
| **Additional Benefits** | Unlimited In-House Withdrawals. | Unlimited In-House Withdrawals | Unlimited In-House 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.*

**No more than six transfers may be made by check, draft, debit card or similar order to a third party.*

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Member FDIC
EQUAL HOUSING LENDER

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