



Business Checking

No two businesses are alike, and neither are your banking needs. Whether you're looking for a basic checking account, or an account that will earn you interest, we can help you meet your financial goals. Your Business Checking account includes Visa debit cards, check ordering, and of course, our attention to detail and friendly customer service. We have a variety of account types to match your needs.

All Accounts Include FREE Online Banking†	Business Checking		
	Business Eco Checking⁽¹⁾	Business Checking Plus^(2,3)	Commercial Checking^(2,4)
Minimum Balance To Open	\$100.00	\$100.00	\$100.00
Monthly Maintenance Fee	\$5.00 Waive the \$5.00 fee by maintaining a minimum daily balance of \$200.00	\$12.00	\$12.00
Per Item Fee⁽⁵⁾	Over 100 checks \$.50 each	\$.15 per check \$.12 per ACH debit \$.25 per credit \$.08 per ACH credit \$.12 per item deposited	\$.15 per check \$.12 per ACH debit \$.25 per credit \$.08 per ACH credit \$.12 per item deposited

Normal fees listed in the Fee Schedule apply (OD/NSF, Stop Payment Fees, etc.)

†Applies to single user online banking service

(1)Must enroll in eStatements within first 30 days of account opening or monthly paper statement fee of \$3.00 will be assessed.

(2)Statement includes 50 check images, \$.02 per image over 50. Fee may be offset variable earnings credit on Commercial Checking accounts. Commercial Checking customers selecting eStatements will not be assessed this fee.

(3)Flexible, tiered interest rate plans. If your daily balance falls within any tier, the corresponding rate will be applied to the entire balance in your account. Please see our Deposit Rates for deposit tiers and corresponding APY. At our discretion we may change the interest rate and annual percentage yield (APY) on your account at any time. If you close your account before interest is credited, you will not receive the accrued interest. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

(4)Variable rate earnings credit used to offset monthly fees and per item fees. Rate may change at our discretion.

(5)Cash handling fee of \$1.50 per \$1,000 of cash deposited in excess of \$50,000 per statement cycle.