

BUSINESS ACCOUNTS

SMALL BUSINESS CHECKING

Minimum amount to open account \$100

No minimum balance requirement to avoid service charges. 100 debits included/month, \$0.10 for each additional debit in excess of 100. 250 credited items included/month, \$0.10 for each additional credited item in excess of 250.

COMMERCIAL CHECKING

Minimum amount to open account \$1000

Service charge \$10/month, which can be offset by 'earnings credits', based on average monthly balance.

COMMERCIAL CHECKING WITH INTEREST

Minimum amount to open account \$1,000

Earns interest. Tiered interest based on minimum balance. No service charge as long as balance does not fall below \$1,000. If balance falls below \$1,000, service charge of \$25/month. 200 debits included/month, \$0.10 for each additional debit in excess of 200. 300 credited items included/month, \$0.10 for each additional credited item in excess of 300.

NON-PROFIT CHECKING

Minimum amount to open account \$100

Service charge \$5/month if balance falls below \$100. 100 debits included/month, \$.07 for each additional debit in excess of 100. 250 credited items included/month, \$.07 for each additional credited item in excess of 250.

BUSINESS SAVINGS

Minimum amount to open account \$100

Earns interest. If balance falls below \$100 during a month there is a \$2 fee. This account can have 4 debits/month at no charge; \$2 for each debit in excess of 4/month.



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