

SAVINGS ACCOUNTS					
	Minimum Daily Balance Required to Avoid Maintenance Fee	Monthly Maintenance Fee	Monthly Transaction Fee(s)	Pays Interest	Check Access
<b>Business Savings</b>	\$5	\$5 if minimum daily balance is not maintained	\$2 for each withdraw over 6 \$.25 for each deposited item over 50	Yes*	No
<b>Business Money Market</b>	\$2,500	\$10 if minimum daily balance is not maintained	\$15 for each withdraw over 6 \$15 for each check written over 3	Yes**	Yes
CHECKING ACCOUNTS – Free Business Starter Kit available					
	Average Daily Balance Required to Avoid Maintenance Fee	Monthly Maintenance Fee	Monthly Transaction Fee(s)	Pays Interest	Check Access
<b>Business Essential Checking</b>	\$0	\$0	0-75 checks – No Fee \$.25 per check over 75 0-150 checks deposited – No Fee \$.15 per check deposited over 150	No	Yes
<b>Business Checking</b>	\$2,000	\$10 if average daily balance is not maintained	0-250 checks – No Fee \$.25 per check over 250 0-500 check deposited – No Fee \$.15 per check deposited over 500	Yes	Yes
*Variable Interest Compounded and Credited Monthly on Collected Daily Balance \$200 and greater.					
**Variable Interest Compounded and Credited Monthly on Collected Daily Balance \$2,500 and greater. Higher interest.					
					Service Charge
Free Online Banking with all Business Accounts					---
Free eStatements with up to 12 months available online					---
Credit and Debit Card Replacement					\$5.00
Returned Deposit Charge					\$10.00
NSF Charge					\$28.00
Stop Payment Charge <sup>1</sup>					\$25.00
Paper statement (new membership)					\$3.00
Mini Statement Charge					\$3.00
Returned Mail (due to bad address)					\$5.00
Statement Copy Charge					\$10.00
Check Copy Charge					\$5.00
Primary Check Charge					\$5.00
Incoming Wire Transfer (Domestic and Foreign)					\$10.00
Outgoing Wire Transfer (Domestic/Foreign)					\$20/\$50

1. Per stopped check or ACH transaction. A range of checks may be stopped for one stop payment fee. Certain restrictions apply. Checks clear our system throughout the day. To avoid checks being returned, deposits should be made to your checking account before the check is actually written. After three (3) overdrafts of your checking account, the account may automatically be closed. Fees are subject to change.