

Business Accounts

Business Checking

Characteristics	Free Small Business	Free Small Business with Interest	Small Business Plus	Commercial	10LTA	Real Estate Trust Account
Minimum Opening Balance Required	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
Monthly Maintenance	None	None	\$8.00	\$20.00	None	None
Earnings Credit	None	None	None	**	None	None
Fee per Debit Fee per Credit	200 items/month free (includes debit, credit and deposit items) \$.30 each thereafter FREE unlimited electronic items	200 items/month free (includes debit, credit and deposit items) \$.30 each thereafter FREE unlimited electronic items	<25 Free >25 \$0.15 <25 Free >25 \$0.40	\$0.15 \$0.45	None	None
Deposit Items Local Transit	See above	See above	\$0.15 \$0.15	\$0.08 \$0.12	None	None
Interest Bearing	No	Yes	No	No	Yes	Yes
Account Specific Benefits	FREE Single-User Internet Banking access including e-Statements* FREE Visa® Business Debit Card Convenient Online Bill Pay options	Only available to sole proprietors FREE Single-User Internet Banking access including e-Statements* FREE Visa® Business Debit Card Convenient Online Bill Pay options	Multi-User Internet Banking access including e-Statements FREE Visa® Business Debit Card Convenient Online Bill Pay options Cash Management Services available	Multi-User Internet Banking access including e-Statements FREE Visa® Business Debit Card Convenient Online Bill Pay options Cash Management Services available		

Non-Profit Checking

Characteristics	Free Non-Profit	Free Non-Profit with Interest	Non-Profit Plus	Non-Profit Plus with Interest
Minimum Opening Balance Required	\$50.00	\$50.00	\$50.00	\$50.00
Monthly Maintenance	None	None	\$20.00	\$20.00
Earnings Credit	None	None	**	None
Fee per Debit Fee per Credit	200 items/month free (includes debit, credit and deposit items) \$.30 each thereafter FREE unlimited electronic items	200 items/month free (includes debit, credit and deposit items) \$.30 each thereafter FREE unlimited electronic items	\$0.15 \$0.45	\$0.15 \$0.45
Deposit Items Local Non Local	See above	See above	\$0.08 \$0.12	\$0.08 \$0.12
Interest Bearing	No	Yes	No	Yes
Account Specific Benefits	FREE Single-User Internet Banking access including e-Statements* FREE Visa® Business Debit Card Convenient Online Bill Pay options	FREE Single-User Internet Banking access including e-Statements* FREE Visa® Business Debit Card Convenient Online Bill Pay options	Multi-User Internet Banking access including e-Statements FREE Visa® Business Debit Card Convenient Online Bill Pay options Cash Management Services available	Multi-User Internet Banking access including e-Statements FREE Visa® Business Debit Card Convenient Online Bill Pay options Cash Management Services available

Business Savings

Characteristics	Business Savings	Business Non-Profit Savings	Business Money Market Savings
Minimum to Open	\$50.00	\$50.00	\$50.00
Minimum Balance Required to avoid service charges	\$200.00	\$500.00	\$1,000.00
Monthly Charge or Service Charge (if account balance is less than required balance)	\$5.00	\$5.00	\$12.00
Interest Bearing	Yes	Yes	Yes
Tiered Interest Rates	No	No	Yes
Monthly Withdrawals	4 Free (\$0.50 each additional)	4 Free (\$0.50 each additional)	4 Free (\$0.50 each additional)

* Paper statement available for \$5.00/month

**Please speak with your banker regarding your Earnings Credit.

FDIC Insurance: An assessment for FDIC coverage will be charged on analyzed accounts against average ledger balance on the agreed upon settlement date.