

Business Checking Accounts:

	BUSINESS PRIME CHECKING	BUSINESS RELATIONSHIP CHECKING	BUSINESS ANALYSIS CHECKING	BUSINESS SWEEP CHECKING	NON-PROFIT CHECKING * (NON-PROFIT ORGANIZATIONS)
Minimum Balance to Open	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
Minimum Balance to Avoid Service Charge	N/A	Monthly average balance of \$10,000.00 is maintained or a monthly average balance of \$15,000.00 is maintained in any combination of Business Relationship Checking, Business Statement Savings and Business Money Market Accounts under the same tax identification number.	Earnings credit reduces or eliminates monthly service charge.	Earnings credit reduces or eliminates monthly service charge.	N/A
Monthly Service Charge	N/A	\$12.00	\$12.00	\$12.00	
Free Transactions, Per Month (checks paid, checks deposited, ACH debits and credits)	50	300	N/A	N/A	100
Per Transaction Charge (checks paid, checks deposited, ACH debits and credits)	\$.25 after 50	\$.25 after 300	\$.12 each	\$.12 each	\$.25 after 100
Statement Frequency**	Monthly	Monthly	Monthly	Monthly	Monthly
Online Account Statements 7 year archive of statements and checks.	Online statements required.***	Online statements recommended.	Online statements recommended.	Online statements recommended.	Online statements required.***
Online Banking Access with Business Entitlements	Free	Free	Free	Free	Free
Online Bill Payment	Free	Free	Free	Free	Free
Direct Connect with QuickBooks®	Free	Free	Free	Free	Free
Business Visa Debit Card	Free	Free	Free	Free	Free
Mobile Check Deposit	Available	Available	Available	Available	Available

Cash Management Services					
- Remote Deposit	Available	Available	Available	Available	Available
- ACH File Origination	N/A	N/A	Available	Available	N/A
- Check Positive Pay	N/A	N/A	Available	Available	N/A
- ACH Block and Filter	N/A	N/A	Available	Available	N/A
- Account Reconciliation	N/A	N/A	Available	Available	N/A
- Merchant Credit Card Processing	Available	Available	Available	Available	Available
- Lockbox Services	N/A	N/A	Available	Available	N/A
Business Credit Cards					
- Visa Cash	Available	Available	Available	Available	Available
- Visa Rewards	Available	Available	Available	Available	Available
- Visa Bonus Rewards Plus	Available	Available	Available	Available	Available
- Visa Business	Available	Available	Available	Available	Available
- Visa Signature Company	Available	Available	Available	Available	Available
- Visa Community Card	Non-Profit / Municipal	Non-Profit / Municipal	Non-Profit / Municipal	Non-Profit / Municipal	Non-Profit / Municipal
- Visa One Card	Available	Available	Available	Available	Available
Business Line of Credit Sweep	N/A	N/A	Available	Available	N/A
Business Overdraft Privilege	Available subject to qualifications.	Available subject to qualifications.	Available subject to qualifications.	Available subject to qualifications.	N/A
Deposit to Deposit Overdraft Protection	Available	Available	Available	Available	Available

* IRS 501(c) (3) status documentation required.

** Business account statements cycle on the last business day of the month and include check images.

*** Paper statements available for a \$2.00 per month service fee. No charge for receiving statements electronically.