

Account Comparison Grid

Account Type	Minimum To Open	Minimum Daily Balance	Activity Level	Interest Bearing	Free Online Banking (View and Transfer Only)	Other
Business Checking	\$100	No minimum balance	100 total debit, credit, and deposited items per month, \$.20 per item over 100	No	Yes	\$5 monthly statement fee waived with electronic statements
Interest Business Checking	\$100	\$2,500 minimum daily balance, otherwise \$10 monthly fee	300 total debit, credit, and deposited items per month, \$.20 per item over 300	Yes*	Yes	\$5 monthly statement fee waived with electronic statements
Analysis Business Checking	\$100	\$12 monthly fee plus analysis activity charges	Unlimited - refer to fee schedule for analysis activity charges	No	Yes	Earnings credit available at a competitive rate to offset charges
Business Savings	\$100	\$200 minimum daily balance, otherwise \$3 monthly fee	Up to 6 teller withdrawals, ATM or pre-authorized transfers per month, additional withdrawals are \$1 each	Yes*	Yes	N/A
Business Money Market	\$100	\$1,000 minimum daily balance, or average monthly balance of \$2,500, otherwise \$10 monthly fee	Pre-authorized transfers and checks limited to 6 per month, additional items \$5 each	Yes*	Yes	First order of money market checks at no charge
Business Certificate of Deposit	\$500	N/A	Penalty imposed for early withdrawals	Yes*	Yes	N/A

* Please see a Client Service Representative for current interest rate schedule.