

# Business Checking and Savings Accounts

BUSINESS CHECKING	INTEREST BUSINESS	ANALYSIS BUSINESS	BUSINESS SAVINGS	MONEY MARKET
<b>Minimum Opening Balance:</b> \$100	<b>Minimum Opening Balance:</b> \$100	<b>Minimum Opening Balance:</b> \$100	<b>Minimum Opening Balance:</b> \$100	<b>Minimum Opening Balance:</b> \$100
<b>Monthly Service Charge:</b> No monthly service charge. No minimum daily balance.	<b>Monthly Service Charge:</b> \$10 Service charge waived with \$2500 minimum daily balance.	<b>Monthly Service Charge:</b> \$12 monthly maintenance fee plus analysis activity charges**	<b>Monthly Service Charge:</b> \$3 Service charge waived with \$200 minimum daily balance.	<b>Monthly Service Charge:</b> \$10 Service charge waived with \$1000 minimum daily balance or average monthly balance of \$2500.
<b>Interest Earnings:</b> n/a	<b>Interest Earnings:</b> Interest earned on account balances of \$10,000 or greater.*	<b>Interest Earnings:</b> Earnings credit available at competitive rate.*	<b>Interest Earnings:</b> Interest earned on entire account balance.*	<b>Interest Earnings:</b> Interest earned on entire account balance.*
<b>Items per Month:</b> 100 total debits, credits, and items deposited per month. \$0.20 per item over 100.	<b>Items per Month:</b> 300 total debits, credits, and items deposited per month. \$0.20 per item over 300.	<b>Items per Month:</b> No restrictions on items per month.	<b>Items per Month:</b> Transaction limits apply.	<b>Items per Month:</b> Transaction limits apply
<b>Statement Fee:</b> \$5 monthly statement service charge. Waived if enrolled in e-statements.	<b>Statement Fee:</b> \$5 monthly statement service charge. Waived if enrolled in e-statements.	<b>Statement Fee:</b> n/a	<b>Statement Fee:</b> n/a	<b>Statement Fee:</b> n/a
<b>Misc:</b> No monthly service charge for Online Banking View and Transfer Services.	<b>Misc:</b> No monthly service charge for Online Banking View and Transfer Services.	<b>Misc:**</b> Monthly analysis statement details: Available balance, earnings credit summary, activity summary, costs, and balance requirements to support activity.	<b>Misc:</b> Limit of 6 teller withdrawals, ATM, or other pre-authorized transactions per month. Additional items \$1 each.	<b>Misc:</b> First order of Money Market checks free. Unlimited teller withdrawals. Limit of 6 pre-authorized transfers and checks per month. Additional items \$5 each.

**For all business deposit accounts:** First ATM or Debit card issued free of charge with No ATM fees at Oregon Pacific Bank and MoneyPass ATMs

\*See Relationship Banker for current interest rate schedule and additional details. \*\*See Relationship Banker for details on services, terms, and fee schedule.

Deposit account products updated as of 8/1/2021

