



Business Accounts

	Small Business Checking	Business Checking Analysis Account	Community ⁷ Partner Checking	Business Money Market	Business Savings
GETS INTEREST	NO	NO but, earnings credit can reduce or eliminate fees ¹	YES ^{2,3,4} credited monthly	YES ^{2,3,4} credited quarterly	YES ^{2,3} credited quarterly
MINIMUM BALANCE	\$500 average daily balance (or higher) avoids a \$10 service charge ⁵	NO MINIMUM	NO MINIMUM	\$2500 daily minimum balance (or higher) avoids a \$10 service charge ⁵	\$100 daily minimum balance (or higher) avoids a \$5 service charge ⁵
TRANSACTION DETAILS	250 FREE ⁶ credits/debits per month 25¢ for each credit/debit over 250	15¢ ⁶ per credit/debit	NO LIMIT	NO LIMIT	NO LIMIT
ADDED VALUE FREE SERVICES	debit card estatements online banking mobile banking digital wallet BillPay	debit card estatements online banking mobile banking digital wallet BillPay	debit card estatements online banking mobile banking digital wallet BillPay	estatements online banking mobile banking BillPay	estatements online banking mobile banking BillPay

ADDITIONAL BUSINESS SERVICES AVAILABLE

- Remote Deposit Capture
- ACH Manager
- Positive Pay
- Merchant Services

**May incur monthly charge*

*TIERED ACCOUNTS

- ACCOUNT TIERS
- \$0–\$2,499.99
 - \$2,500–\$24,499.99
 - \$25,000–\$99,999.99
 - \$100,000–\$249,999.99
 - \$250,000–\$499,999.99
 - \$500,000 and over

¹ Earnings credit will be calculated by applying the periodic earnings credit rate to the average daily investable balance in the account for the period. The investable balance is the average daily balance reduced by 10%. Excess earnings credit does not carry forward.

² The daily balance method is used to calculate interest. This method applies a daily periodic rate to the principal in the account each day. Your interest rate and APY may change. We may change the interest rate on your account at any time.

³ If the account is closed before interest is credited, you may receive the accrued interest.

⁴ The interest rate and APY earned depends upon the applicable rate tier.

⁵ Monthly service charge if account falls below the minimum any day of the cycle.

⁶ Assessed on credit and debit transactions during a month.

⁷ Eligibility for Community Partner Checking:

- Non-profit organizations
- Municipalities

