

BUSINESS BANKING

BUSINESS CHECKING ACCOUNTS	VCB BUSINESS CHECKING	BUSINESS NONPROFIT CHECKING	BUSINESS ANALYSIS CHECKING
Ideal for businesses that...	Are small to medium size with an average amount of activity	Are qualified as 501(c)(3) nonprofit organizations	Have a heavier transaction volume and more frequent account activity
Minimum opening deposit	\$100	\$100	\$100
Monthly maintenance service charge	\$10	NO FEE	\$15 maintenance fee plus additional activity charges ¹
Minimum monthly average balance to waive monthly maintenance service charge	\$2,500	None	Earnings on collected balances are applied against analysis fees and may offset the activity charges ²
Interest	Non-interest bearing	Offers tiered interest rates ³	Non-interest bearing
OnLine Advantage [®] Internet banking	NO FEE	NO FEE	NO FEE
OnLine Advantage [®] unlimited bill pay	NO FEE	NO FEE	NO FEE
Account advantages	<ul style="list-style-type: none"> • Business Advantage ATM & Check Card • NO FEE UChoose Rewards[®] Program⁴ • VCB Remote Deposit⁵ • Cash Management Services⁵ 	<ul style="list-style-type: none"> • Business Advantage ATM & Check Card • NO FEE UChoose Rewards[®] Program⁴ • Low cost coin processing services (refer to page 20 for fee schedule) 	<ul style="list-style-type: none"> • Business Advantage ATM & Check Card • NO FEE UChoose Rewards[®] Program⁴ • Multiple accounts can be linked, so that balances may offset activity charges • Detailed statements provide useful cash management information

¹ The determination to place the account on the analysis program is discretionary and solely that of the Bank. The decision is based on activity levels and services provided. Money Service Business Analysis customers subject to additional monthly fees.

² The Bank reserves the right to review the activity of a business account and place the account on an account-analysis-charge basis.

³ At our discretion, the interest rate and Annual Percentage Yield (A.P.Y.) may vary.

⁴ Please see UChoose Rewards[®] Program brochure for complete details.

⁵ Ask a Relationship Manager for complete details; some restrictions may apply