

BUSINESS BANKING

BUSINESS CHECKING ACCOUNTS	FREE BUSINESS CHECKING	BUSINESS NONPROFIT CHECKING	BUSINESS ANALYSIS CHECKING
Ideal for businesses who...	Are small to medium size businesses 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	FREE ^{1, 2}	FREE ^{1, 2}	\$15 maintenance fee plus additional activity charges ¹
Minimum daily balance to waive monthly maintenance service charge	None	None	Earnings on collected balances are applied against analysis fees and may offset the activity charges ³
Interest	Non-interest bearing	Offers tiered interest rates ⁴	Non-interest bearing
OnLine Advantage [®] Internet banking	FREE	FREE	FREE
OnLine Advantage [®] unlimited bill pay	FREE	FREE	FREE
Account advantages	<ul style="list-style-type: none"> • 500 FREE monthly debit items⁵ • Business Advantage ATM & Check Card • FREE UChoose Rewards[®] Program⁶ • \$1,500 Overdraft PrivilegeSM (restrictions apply)⁷ 	<ul style="list-style-type: none"> • Business Advantage ATM & Check Card • FREE UChoose Rewards[®] Program⁶ • Low cost coin processing services (refer to page 20 for fee schedule) 	<ul style="list-style-type: none"> • Business Advantage ATM & Check Card • FREE UChoose Rewards[®] Program⁶ • 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.

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 Earnings are based on the current T-Bill rate and may change monthly.

⁴ At our discretion, the interest rate and Annual Percentage Yield (A.P.Y.) may vary.

⁵ Debit items include checks paid, point-of-sale (POS) and ACH debits.
⁶ Please see FREE UChoose Rewards[®] Program brochure for complete details.

⁷ Not all of these accounts are eligible and some restrictions apply to eligible accounts. Ask a Customer Service Representative for complete details.

Overdraft PrivilegeSM is a service mark of Strunk and Associates, L.P.