

	Basic Business Checking	Preferred Business Checking	Business Select Checking	Business Select Plus Checking
Minimum Balance to Open	\$100	\$1,000	\$100	\$25,000
Minimum Daily Balance		\$1,000		\$25,000
Monthly Service Charge (if minimum daily balance is not maintained)		\$15.00		\$15.00
Interest Bearing	No	No	No	Yes
Debit Card	X	X	X	X
Online Banking <sup>^</sup>	X	X	X	X
Mobile Banking <sup>^</sup>	X	X	X	X
Electronic Documents <sup>^</sup>	X	X	X	X
24 Hour Telephone Banking	X	X	X	X
ACH Services <sup>^</sup>	X	X	X	X
Remote Deposit Capture <sup>^</sup>	X	X	X	X
Monthly Analysis	No	No	Yes	Yes
Transaction Limits	40 transactions: -telephone transfers -deposits (mobile, in branch, night depository) -in-branch withdrawals -checks cleared	125 transactions: -telephone transfers -deposits (mobile, in branch, night depository) -in branch withdrawals -checks cleared -deposited check items	Unlimited	Unlimited
Transaction Fees (each item in excess of transaction limit)	\$0.50	\$0.50		
Analysis Fees			Analysis Fee: \$14.00 In Branch Transactions: -Deposit Ticket: \$0.12 -Withdrawal: \$0.12 -Checks Deposited: 0.07 -ACH Credit/Debit: \$0.07 -Telephone Transfers: \$0.50 -Checks Cleared: \$0.12	Analysis Fee: \$14.00 In Branch Transactions: -Deposit Ticket: \$0.12 -Withdrawal: \$0.12 -Checks Deposited: 0.07 -ACH Credit/Debit: \$0.07 -Telephone Transfers: \$0.50 -Checks Cleared: \$0.12
Earnings Credit (applied to offset Analysis Fees)			Refer to Rate Sheet	Refer to Rate Sheet

<sup>^</sup> Requires Online Banking. Additional fees and restrictions may apply. Must log into online banking at least once within six (6) months to remain active. Additional fees and restrictions may apply. Ask us for details. Rev 1.2025