



	SMALL BUSINESS CHECKING*	COMMERCIAL CHECKING*	MONEY MARKET PLUS*
Minimum to Open	\$20.00	\$20.00	\$1,000.00
Monthly Service Charge	\$3.50	\$13.00	\$3.00
How to Avoid the Monthly Service Charge	N/A**	N/A**	Maintain a minimum daily balance of \$1,000.00.
Cost Per Debit Item (paper or electronic)	<ul style="list-style-type: none"> <li>• \$0.12 up to 200 items.</li> <li>• \$0.25 &gt; 200 items.</li> </ul>	\$0.19 (physical debits only)	<ul style="list-style-type: none"> <li>• Unlimited over-the-counter withdrawals.</li> <li>• Limited to six withdrawals by check and/or automatic transactions per month.***</li> </ul>
Cost Per Credit Item (paper or electronic)		No Charge	
Cost Per Transit Item		\$0.14	
Earnings Credit Available****	Yes, Earnings Credit may reduce or offset fees.	Yes, Earnings Credit may reduce or offset fees.	No
Interest Paid	No	No	Yes, tiered interest paid on all balances.
BusinessNET (Business Online Banking)	Basic BusinessNET available at no charge.	Basic BusinessNET available at no charge.	Basic BusinessNET available at no charge.
Business Bill Pay	\$10.00 monthly service charge.	\$10.00 monthly service charge.	\$10.00 monthly service charge.

\*Accounts subject to deposit account approval. \*\*Businesses qualifying as a 501(c)3 registered non-profit group or organization are eligible for monthly service charge waiver. Subject to proper approval. \*\*\* You may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party. This includes preauthorized/automatic internet, telebank or telephone transfers. \*\*\*\*Earnings Credit: Charges incurred during the monthly statement cycle may be reduced or eliminated by an earnings credit. The earnings credit is calculated by multiplying the average account ledger balance less the reserve requirement by the stated Bank rate in effect for the month divided by the number of days in the statement cycle.