

BUSINESS CHECKING ACCOUNTS

Best in Business Checking Plans	Basic Business Checking	Bundled Business Checking	Analyzed Business Checking
Account Features	A fee-based option for clients who do not need Treasury Management services. Bill Pay, Mobile Deposit and Online Banking access only.	Geared toward small businesses who need basic Treasury Management services. Bill Pay, Mobile Deposit and Online Banking access included. Monthly fee includes: <ul style="list-style-type: none"> • ACH Origination • Positive Pay • Digital Deposit • Wire Module 	A full-service analysis account with access to the full suite of Treasury Management services.
Special Features	No charge for electronic debits or credits	Bundled basic Treasury services with defined per item counts are included in the monthly fee	An earnings credit (ECR) helps minimize service charges and fees
To Waive Maintenance Fee	Maintain a \$2,500 average monthly balance	Maintain a \$50,000 average monthly balance	Maintenance fees can be offset by the earnings credit
Maintenance Fee	\$20*	\$75*	\$18 per month (plus analysis charge)
Transaction Charge	Other Fees may apply.	Per item charges apply after maximum per item counts are met for each bundled service; other fees may apply.	Account Analysis and Miscellaneous Fees apply. Analysis fees may be offset by the earnings credit.
Interest	Not applicable	Not applicable	Tiered, variable rate based on collected balances; paid monthly

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Minimum Opening Deposit	\$200	\$500	\$500

**\$ per month if average monthly balance requirement is not met.*