



DATE _____	Minimum Deposit to Open Account	Monthly Maintenance Fees	Service Charges (Deposits and Checks)	Minimum Daily Balance to Avoid Fees	Minimum Daily Balance to Obtain APY	Interest Rate	Annual Percentage Yield (APY)
<b>Business Checking Account</b>	\$20.00	\$5.00	Per Deposit \$0.35 Per Item Deposited \$0.08 Per Check Paid \$0.15	N/A	N/A		
<b>Non-Profit NOW Account</b>	\$20.00	\$1.00	Per Deposit \$0.35 Per Item Deposited \$0.08 Per Check Paid \$0.15	N/A	\$0.01	_____	_____
<b>Proprietary NOW Account</b>	\$20.00	\$2.50	Per Deposit \$0.35 Per Item Deposited \$0.08 Per Check Paid \$0.15	N/A	\$0.01	_____	_____
<b>Business Statement Savings Account</b> Minimum balance to earn interest \$50,000.00 or more \$20,000.00 to \$49,999.99 \$10,000.00 to \$19,999.99 \$0.01 to \$9,999.99	\$20.00	None	N/A	N/A	\$0.01	_____	_____
<b>Business Money Market Account</b> Minimum balance to earn interest \$50,000.00 or more \$20,000.00 to \$49,999.99 \$10,000.00 to \$19,999.99 \$0.01 to \$9,999.99	\$20.00	\$2.50	N/A	\$1,000.00	\$0.01	_____	_____

**Account Terms**

- Your interest rate and annual percentage yield may change. At our discretion, we may change the rate for your account at any time. There are no maximum or minimum limitations to the amount that this rate may change.
- We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest is credited on the monthly statement end date. If you close your account before interest is credited, you will receive the accrued interest to the close-out date.

**For Business Checking Account**

- A monthly earnings allowance is calculated at a variable rate of interest on the average balance in your account. This allowance may be sufficient to offset any monthly service charges during the statement cycle.

**For Business Statement Savings Account**

- You are permitted or authorized to make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per statement cycle to another account at this bank or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card or similar order and payable to third parties.

**For Business Money Market Account**

- You are permitted or authorized to make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per statement cycle to another account at this bank or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card or similar order and payable to third parties.

**Miscellaneous Charges**

**Overdraft:**

Insufficient or Uncollected Funds – Fee is imposed for overdrafts created by checks, in-person withdrawals, or by any other electronic means, as applicable.

(per item) . . . . .	\$ 15.00
Return Items . . . . .	\$ 4.73
Stop Payments . . . . .	\$ 12.00
Certification . . . . .	\$ 10.00
Treasurer Checks . . . . .	\$ 2.00
Money Orders . . . . .	\$ 1.00

**Wire Transfers:**

Incoming . . . . .	\$ 5.00
Outgoing . . . . .	\$ 10.00
Check Collection (per item) . . . . .	\$ 12.00
Legal Processing (per garnishment or levy) . . . . .	\$ 20.00
Deluxe Check Order . . . . .	Price varies

**Research:**

Hourly Rate (per hour) . . . . .	\$ 20.00
Per Copy . . . . .	\$ 5.00
Statement Copies (per statement) . . . . .	\$ 5.00
Business Online & Mobile Banking . . . . .	No monthly fee

**Safe Deposit Boxes:**

Box Sizes	Annual Fees
3x5 . . . . .	\$ 40.00
5x5 . . . . .	\$ 55.00
3x10 . . . . .	\$ 80.00
5x10 . . . . .	\$ 90.00
7x10 . . . . .	\$ 110.00
10x10 . . . . .	\$ 150.00
Lost Safe Deposit Key (each) . . . . .	\$ 15.00
Safe Deposit Drilling . . . . .	\$ 155.00

**Remote Deposit Capture**

Per Item Deposited . . . . .	\$ . 0.08
Scanner . . . . .	No charge

**Please note:** We are not responsible for ATM "surcharges" that may be imposed by other financial institutions or ATM owners.