



COMMERCIAL ACCOUNTS

	SMALL BUSINESS CHECKING ¹	COMMERCIAL CHECKING ²	COMMERCIAL MONEY MARKET ²
Best For	Small or growing business with lower transaction volume	Larger transaction volume with earnings credit	Investing excess cash flow with tiered rates; higher balances earn higher rates
Free Online Banking	✓ \$15 Unlimited Bill Pay	✓ \$15 Unlimited Bill Pay	✓
Free Mobile Banking	✓	✓	✓
Opening deposit	\$100	\$250	\$1,500
Monthly Maintenance fee	\$0	Earnings credit applied based on your account balance helps offset \$8/mo. fee & service charges	\$8/mo. fee applies only if average collected balance falls below \$10,000
Free transactions	Up to 200 free transactions monthly, including written checks written deposited items; 50¢ each thereafter ACH/debit card transactions not included.	25¢ per item posted; 8¢ per check deposited	10 per statement cycle; \$5 per withdrawal thereafter
Statements	Free eStatements with check images	Free paper/eStatements with check images	Free paper/eStatements with check images
Instant-issue debit card	✓	✓	
Additional benefits	Take advantage of our full suite of business banking solutions to simplify your financial management and optimize your time. Experience the personal attention and service our bankers offer as we help you identify opportunities to improve inefficiencies and enhance your financial position. Request a free cost analysis to see the value and potential cost savings we can offer you.		

¹Business Checking - A \$4/mo. fee for paper statements will be charged if not enrolled in eStatements.

²Interest rate and annual percentage yield (APY) may change at any time at the Bank's discretion. Visit or call us for current rates.