

# Business Account Pricing

## Checking Accounts – Non-Interest Bearing

### STANDARD BUSINESS OR PUBLIC FUNDS CHECKING

<b>Monthly Maintenance Fee</b>	\$18.00
<b>Monthly Balance Management Fee</b>	\$.05 / \$1000 of average ledger balance

#### Negative Average Collected Balance

Accounts with a negative average collected balance for the month will be charged interest on that amount. The interest rate will vary and is based on the Prime Rate plus 4.00% with a floor of 7.25%.

#### Earnings Credit

The monthly average collected balance (less any reserve requirement) receives an "earnings credit" with a floor of 0.25%.

#### Transaction Charges

COUNTER DEPOSIT .....	\$0.50 per transaction
EBANKER (ITM) DEPOSIT.....	\$0.30 per transaction after 5 transactions
ITEM DEPOSITED .....	\$0.15 per item
ACH CREDIT .....	\$0.25 per transaction
CHECK OR DEBIT .....	\$0.25 per item

### SMALL BUSINESS CHECKING ACCOUNT

<b>Daily Minimum Balance Requirement</b>	\$500.00
<b>Monthly Maintenance Fee</b> (if requirement not met)	\$15.00
<b>Overdraft Privilege Limit</b> (for qualifying accounts)	\$1500.00

#### Business eBanking

\$10 credit towards any Business eBanking tier when minimum balance requirement met.

#### Transaction Charges (Debits, credits, deposited items per month)

250 TRANSACTIONS .....	Free
MORE THAN 250 TRANSACTIONS .....	\$0.50 per transaction

### NOT-FOR-PROFIT CHECKING ACCOUNT

<b>Daily Minimum Balance Requirement</b>	\$250.00
<b>Monthly Maintenance Fee</b> (if requirement not met)	\$10.00
<b>Business eBanking</b>	\$10 credit towards any Business eBanking tier when minimum balance requirement met.

#### Transaction Charges (Debits, credits, deposited items per month)

250 TRANSACTIONS .....	Free
MORE THAN 250 TRANSACTIONS .....	\$0.25 per transaction

### ZERO BALANCE ACCOUNT

Please visit a Personal Banker for details.

## Checking Accounts – Interest Bearing

Interest paid monthly based on tiered interest plan.

### STANDARD BUSINESS OR PUBLIC FUNDS CHECKING WITH INTEREST

<b>Monthly Maintenance Fee</b>	\$18.00
<b>Monthly Balance Management Fee</b>	\$.05 / \$1000 of average ledger balance

#### Negative Average Collected Balance

Accounts with a negative average collected balance for the month will be charged interest on that amount. The interest rate will vary and is based on the Prime Rate plus 4.00% with a floor of 7.25%.

#### Transaction Charges

COUNTER DEPOSIT .....	\$0.50 per transaction
EBANKER (ITM) DEPOSIT.....	\$0.30 per transaction after 5 transactions
ITEM DEPOSITED .....	\$0.15 per item
ACH CREDIT .....	\$0.25 per transaction
CHECK OR DEBIT .....	\$0.25 per item

## SMALL BUSINESS CHECKING WITH INTEREST

<b>Daily Minimum Balance Requirement</b>	\$1000.00	<b>Transaction Charges</b> (Debits, credits, deposited items per month)	
<b>Monthly Maintenance Fee</b> (if requirement not met)	\$20.00	250 TRANSACTIONS .....	Free
<b>Overdraft Privilege Limit</b> (for qualifying accounts)	\$1500.00	MORE THAN 250 TRANSACTIONS .....	\$0.50 per transaction
		<b>Business eBanking</b>	
		\$10 credit towards any Business eBanking tier when minimum balance requirement is met.	

## NOT-FOR-PROFIT CHECKING WITH INTEREST

<b>Daily Minimum Balance Requirement</b>	\$500.00	<b>Transaction Charges</b> (Debits, credits, deposited items per month)	
<b>Monthly Maintenance Fee</b> (if requirement not met)	\$15.00	250 TRANSACTIONS .....	Free
<b>Business eBanking</b>		MORE THAN 250 TRANSACTIONS .....	\$0.25 per transaction
\$10 credit towards any Business eBanking tier when minimum balance requirement is met.			

## PREMIER SMALL BUSINESS CHECKING

<b>Minimum Balance Requirement</b>	\$0.00	<b>Transaction Charges</b> (Debits, credits, deposited items per month)	
<b>Monthly Maintenance Fee</b>	\$45.00	250 TRANSACTIONS .....	Free
<b>Business eBanking</b> .....	Included	MORE THAN 250 TRANSACTIONS .....	\$0.50 per transaction
ACH ORIGINATION .....	Included		
(no per item fees excluding Same Day ACH)			
REMOTE DEPOSIT CAPTURE .....	Included		
(no per item fees)			

## Money Market and Savings Accounts

### BUSINESS STATEMENT SAVINGS

<b>Daily Minimum Balance Requirement</b>	\$250.00	<b>Quarterly Maintenance Fee</b>	\$15.00
		(if requirement not met)	
		<b>More than 12 debits per quarter</b>	\$1.00 each

### BUSINESS AND PUBLIC FUNDS MONEY MARKET ACCOUNT

<b>Daily Minimum Balance Requirement</b>	\$2500.00	<b>Monthly Maintenance Fee</b>	\$20.00
		(if requirement not met)	

## Additional Non-Personal Account Pricing

<b>After-Hours Depository</b>		<b>eRecords</b>	
LOCKING BAG	\$35.00	ONLINE DOWNLOADABLE ACCESS .....	\$25.00 per month
ZIPPER BAG	\$5.00	(No limit on number of accounts)	
KEY DEPOSIT	\$5.00	DEPOSITED ITEMS INCLUDED .....	\$10.00
<b>Check Images in Statement</b>	\$5.00 per month	<b>Loan Sweep</b> (monthly)	\$150.00
<b>Currency Straps/Box</b>	\$8.00	<b>Lockbox</b> (monthly)	Negotiated
<b>Currency/Coin</b>	Negotiated	<b>Negative Account Balance</b>	\$10.00 per day
<b>Deposit Sweep</b> (monthly)	\$50.00	(Daily fee after 5 days)	
<b>Remote Deposit Capture</b>		<b>Special Statement Cutoff</b>	\$5.00 per month
SERVICE (monthly) .....	\$65.00	<b>Returned Item</b>	\$12.00
DEPOSITS .....	\$0.30 per batch +\$0.08 per item		