



**National  
Exchange**  
Bank & Trust

Non-Personal Product Overview

877-921-7700  
[www.nebat.com](http://www.nebat.com)

Member FDIC

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## Checking Accounts – Non-Interest Bearing

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### Standard Business | Public Funds | Charitable/Church

#### Transaction Charges

\$ .40 per counter deposit

\$ .10 per item deposited

\$ .30 RDC credit

\$ .15 ACH credit

\$ .20 per check or debit

Monthly Maintenance Fee \$15

Monthly Balance Management Fee \$.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” based on the 90-Day Treasury Bill Rate.

#### Charitable / Church

Receive a 25% discount on the above pricing.

### Small Business Checking Account

#### Minimum Balance Requirement

- \$500 daily minimum balance, or
- \$2000 monthly average balance

Monthly Maintenance Fee if requirement not met \$10

#### Transaction Charges

250 transactions (debits, credits, deposited items) per month at no charge.

\$.50 per transaction more than 250.

#### Business Internet Banking

\$10 credit towards any Business Internet Banking tier with a \$2500 monthly average collected balance.



## Not-for-Profit Checking Account

### Minimum Balance Requirement

- \$250 daily minimum balance, or
- \$1000 monthly average balance

Monthly Maintenance Fee if requirement not met \$10

### Transaction Charges

250 transactions (debits, credits, deposited items) per month at no charge.  
\$.25 per transaction more than 250.

### Business Internet Banking

\$10 credit towards any Business Internet Banking tier with a \$2500 monthly average collected balance.

## Zero Balance Checking Account

Minimum Balance Requirement \$0

Monthly Maintenance Fee \$15



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## Checking Accounts – Interest Bearing

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### Business / Public Funds Checking with Interest

#### Transaction Charges

\$ .40 per counter deposit

\$ .10 per item deposited

\$ .30 RDC credit

\$ .15 ACH credit

\$ .20 per check or debit

Monthly Maintenance Fee \$15.00

Monthly Balance Management Fee \$.05 / \$1000 of Average Ledger Balance

Interest Tiered

Interest Compounded and Paid Monthly

#### 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%.

### Small Business Checking Account with Interest

#### Minimum Balance Requirement

- \$500 daily minimum balance, or
- \$2000 monthly average balance

Monthly Maintenance Fee if requirement not met \$20

#### Transaction Charges

250 transactions (debits, credits, deposited items) per month at no charge.

\$ .50 per transaction more than 250.

#### Business Internet Banking

\$10 credit towards any Business Internet Banking tier with a \$2500 monthly average collected balance.



## Not-for-Profit Checking Account with Interest

### Minimum Balance Requirement

- \$250 daily minimum balance, or
- \$1000 monthly average balance

Monthly Maintenance Fee if requirement not met \$20

### Transaction Charges

250 transactions (debits, credits, deposited items) per month at no charge.  
\$.25 per transaction more than 250.

### Business Internet Banking

\$10 credit towards any Business Internet Banking tier with a \$2500 monthly average collected balance.

## Premier Small Business Checking

Minimum Balance Requirement \$0

Monthly Fee \$45

### Transaction Charges

250 transactions (debits, credits, deposited items) per month at no charge.  
\$.25 per transaction more than 250.

### Account Inclusions at No Additional Charge:

- Business Internet Banking
- ACH Origination within Business Internet Banking (no per item fee)
- Remote Deposit Capture (no per item fee)

## IOLTA (Interest on Lawyer Trust Accounts)

### Minimum Balance Requirement

- \$1000 daily minimum balance, or
- \$1500 monthly average balance

Monthly Maintenance Fee if requirement not met \$10

### Transaction Charges (if balance requirement not met)

\$ .30 per debit, credit, deposited item

Interest Tiered

Interest Compounded and Paid Monthly



## IBRETA (Interest Bearing Real Estate Trust Account)

Minimum Balance Requirement	\$0
Annual Maintenance Fee	\$20
Interest	Tiered
Interest Compounded and Paid	Annually



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## Money Market and Savings Accounts

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### Money Market Account

Minimum Balance Requirement

- a) \$1000 daily minimum balance, or
- b) \$2500 average ledger balance for the statement period

Monthly Maintenance Fee if requirement not met \$20

Interest Tiered

Interest Compounded and Paid Monthly

Government regulations limit checks, pre-authorized withdrawals and telephone/ internet transfers to an aggregate of six (6) per statement cycle

More than 6 debits/checks in cycle \$5 each

### Statement Savings

Minimum Balance Requirement

- a) \$100 daily minimum balance, or
- b) \$200 average ledger balance for the statement period

Quarterly Maintenance Fee if requirement not met \$10

Interest Yes

Interest Compounded and Paid Quarterly

More than 12 debits per quarter \$1/each

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## Additional Products and Services

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Ask about...

- Online Banking
- Business CheckCards
- Business Credit Cards
- Merchant Services
- Remote Check Capture Services



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