

Business Account Pricing

Checking Accounts – Non-Interest Bearing

STANDARD BUSINESS OR PUBLIC FUNDS CHECKING

Monthly Maintenance Fee \$15.00

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 with a floor of 0.25%.

Transaction Charges

COUNTER DEPOSIT	\$0.40 per transaction
ITEM DEPOSITED	\$0.10 per item
ACH CREDIT	\$0.15 per transaction
CHECK OR DEBIT	\$0.20 per item

SMALL BUSINESS CHECKING ACCOUNT

Minimum Balance Requirement

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

Monthly Maintenance Fee (if requirement not met) \$10.00

Overdraft Privilege Limit (for qualifying accounts) \$1500.00

Business eBanking

\$10 credit towards any Business eBanking tier with a \$2000 monthly average collected balance.

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

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

NOT-FOR-PROFIT CHECKING ACCOUNT

Minimum Balance Requirement

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

Monthly Maintenance Fee (if requirement not met) \$10.00

Business eBanking

\$10 credit towards any Business eBanking tier with a \$2000 monthly average collected balance.

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

Monthly Maintenance Fee \$15.00

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%.

Transaction Charges

COUNTER DEPOSIT	\$0.40 per transaction
ITEM DEPOSITED	\$0.10 per item
ACH CREDIT	\$0.15 per transaction
CHECK OR DEBIT	\$0.20 per item

SMALL BUSINESS CHECKING WITH INTEREST

Minimum Balance Requirement

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

Monthly Maintenance Fee \$20.00
(if requirement not met)

Overdraft Privilege Limit \$1500.00
(for qualifying accounts)

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

250 TRANSACTIONS Free

MORE THAN 250 TRANSACTIONS \$0.50
per transaction

Business eBanking

\$10 credit towards any Business eBanking tier with a \$2000 monthly average collected balance.

NOT-FOR-PROFIT CHECKING WITH INTEREST

Minimum Balance Requirement

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

Monthly Maintenance Fee \$20.00
(if requirement not met)

Business eBanking

\$10 credit towards any Business eBanking tier with a \$2000 monthly average collected balance.

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

250 TRANSACTIONS Free

MORE THAN 250 TRANSACTIONS \$0.25
per transaction

PREMIER SMALL BUSINESS CHECKING

Minimum Balance Requirement \$0.00

Monthly Maintenance Fee \$45.00

Business eBanking Included

ACH ORIGINATION Included
(no per item fees excluding Same Day ACH)

REMOTE DEPOSIT CAPTURE Included
(no per item fees)

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

250 TRANSACTIONS Free

MORE THAN 250 TRANSACTIONS \$0.50
per transaction

Money Market and Savings Accounts

BUSINESS STATEMENT SAVINGS

Minimum Balance Requirement

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

Quarterly Maintenance Fee \$10.00
(if requirement not met)

More than 12 debits per quarter \$1.00 each

BUSINESS AND PUBLIC FUNDS MONEY MARKET ACCOUNT

Minimum Balance Requirement

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

Monthly Maintenance Fee \$20.00
(if requirement not met)

Additional Non-Personal Account Pricing

After-Hours Depository

LOCKING BAG \$35.00
ZIPPER BAG \$5.00
KEY DEPOSIT \$5.00

Check Images in Statement \$5.00
per month

Currency Straps/Box \$8.00

Currency/Coin Negotiated

Deposit Sweep (monthly) \$50.00

Remote Deposit Capture \$65.00

SERVICE (monthly) \$0.30
per batch

DEPOSITS +\$0.08
per item

eRecords

ONLINE DOWNLOADABLE ACCESS \$25.00
(No limit on number of accounts) per month

CD ROM (up to 5 accounts) \$25.00

ADDITIONAL ACCOUNT \$5.00 each

DUPLICATE CD \$15.00 each

DEPOSITED ITEMS INCLUDED \$10.00

Loan Sweep (monthly) \$100.00

Lockbox (monthly) Negotiated

Negative Account Balance \$10.00
(Daily fee after 5 days) per day

Special Statement Cutoff \$5.00
per month