

BUSINESS CHECKING ACCOUNTS

Choose the Account that Fits Your Business!

Only \$50 minimum to open any account

For larger and more complex businesses.

Commercial Checking

For the growing company with more than 500 items* processed each month.

Enterprise Checking

Sole proprietors and not-for-profit organizations will earn interest on checking dollars!

Simple Interest Checking

For newly established or small businesses with less than 500 items* processed each month.

Positively Free Business Checking

Unlimited Checkwriting

Yes

Up to 700 items per month**

Yes

Up to 500 items per month

Interest

No

No

Yes, on balances over \$2,500

No

Minimum Balance to Avoid Service Charges

None

\$25,000 average daily balance

\$2,500

None

Monthly Service Fee

\$12.00 †

\$18.00 if balance falls below minimum

\$15.00 if balance falls below minimum

None

Choose the features that fit your business

All Business Checking Accounts Offer and Include

- CashManager with no monthly account maintenance fee***
- Business ATM/Debit Card
- Monthly Statements with Check Images
- Courtesy Overdraft Privilege – \$600
- Bill Pay
- ACH Capabilities****
- Positive Pay
- We will buy back debit cards and unused checks up to \$50
- Merchant Services
- Payroll/HR Services
- Night Depository †
- Free personal checking account
- Free gift
- Statement Binders

Plus ...

- Remote Deposit Manager****
- Zero Balance Account
- Money Market Account
- Lock Box

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Plus ...

- Business Savings Account

Additional Benefits

■ Free Business Check "Intro Pack"

■ We will credit you up to \$25 on your first order of checks and deposit slips

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CashManager

Manage your accounts with these online banking tools! It's fast, safe and convenient!

- ACH and wire origination
- Make tax payments
- Receive and send payments
- Payroll direct deposit
- Positive Pay – minimize potential fraud

Merchant Services

- Increase revenue through credit card, debit card and EBT acceptance
- Customize prepaid gift cards
- Check conversion

Available For Your Employees

- Health Savings Accounts
- Membership Banking
- Retirement Plans

Member FDIC



* Items include checks paid and checks deposited. **Items over 700 are \$.15 per item. Balances do not offset charges. ***Additional service fees may apply. ****Available to qualifying businesses; additional service fees may apply. † High volume accounts are subject to analysis charges; an earnings credit may reduce or eliminate monthly service charges. See Schedule of Fees and Charges. † Where available.