

Business Savings and Money Market Product Comparison.

PRODUCT COMPARISON	BASIC SAVINGS	PREFERRED SAVINGS	MONEY MARKET
Minimum Opening Deposit	\$0	\$0	\$0
Monthly Maintenance Fee	\$3	\$10	\$20
Min Avg Daily Balance to Avoid Monthly Fee	\$500	\$20,000	\$5,000
Min Balance to Obtain APY	\$0	\$20,000	\$5,000
Current APY	0.15%	0.25%	0.20%
Excessive Transaction Fee (per transaction)	\$15	\$15	\$15
Free Monthly Transactions (before incurring \$0.50 per transaction fee)	6	6	6
Internal and External Transfers	+	+	+
¹ QuickBooks® Web Connect Downloads	+	+	+
Mobile Deposit Capture	+	+	+
² Business Mobile Deposit Capture	+	+	+
³ Overdraft Transfer Coverage of Checking Account	+	+	+
Add Sub-users with customized access	+	+	+
Sweep Account Eligible (when tied to a checking account)	+	+	+
ATM Access (only if tied to a debit card)			+
ATM Reimbursement (\$15 monthly credit)			+
ACHs, Wires, Bill Pay (up to six per month)			+
Debit Card (Digital Wallets; Apple, Google, Samsung Pay)			+
⁴ Mobile Debit Card Controls (travel notices, blocks, alerts)			+
Check Books and Cashier's Checks			+
Remote Deposit Check Scanners (single- and multi-feed)			+

1- QuickBooks® Web Connect Integration – coming October 1, 2020

2- Business Mobile Deposit Capture – coming December 1, 2020

3 - Overdraft Services – Overdraft Lines of Credit coming October 15, 2020

4- Mobile Debit Card Controls – coming September 15, 2020

Rates Effective 8/27/2021