

Business Checking Product Comparison.

PRODUCT COMPARISON	BASIC	PREFERRED	PERFORMANCE
Minimum Opening Deposit	\$0	\$0	\$0
Monthly Maintenance Fee	\$0	\$25	\$65
Min Avg Daily Balance to Avoid Monthly Fee	\$0	\$10,000	\$50,000
Min Balance to Obtain APY	\$0	\$10,000	\$50,000
Current APY	0.00%	0.05%	010%
Excessive Transaction Fee (per transaction)	\$0.50	\$0.50	\$0.50
Free Monthly Transactions (before incurring \$0.50 per transaction fee)	75	200	500

KEY FEATURES AND OFFERINGS	BASIC	PREFERRED	PERFORMANCE
ACHs, Wires, Bill Pay, Transfers	+	+	+
Debit Card (Digital Wallets; Apple, Google, Samsung Pay)	+	+	+
¹ Mobile Debit Card Controls (travel notices, blocks, alerts)	+	+	+
Check Books	+	+	+
Cashiers Checks	+	+	+
² QuickBooks® Web Connect Downloads	+	+	+
Mobile Deposit Capture	+	+	+
³ Business Mobile Deposit Capture	+	+	+
ATM Access (any ATM nationwide)	+	+	+
ATM Reimbursement (\$15 monthly credit)	+	+	+
⁴ Overdraft Transfer Coverage		+	+
⁵ Add Sub-users with customized access		+	+
Remote Deposit Check Scanners (single- and multi-feed)		+	+
Access to MMDA & Savings Sweep Accounts			+

Mobile Debit Card Controls -coming September 1, 2020

QuickBooks® Web Connect Integration - coming October 1, 2020

Business Mobile Deposit Capture - coming December 1, 2020

Overdraft Services -coming October 1, 2020

Link Sub Accounts -coming December 1, 2020

Rates Effective 8/27/2021