



## Comparison Overview | Business Savings & Money Market Accounts

Effective December 3, 2020

Product Comparison	Basic Savings	Preferred Savings	Money Market
Minimum Opening Deposit	\$0	\$0	\$0
Monthly Maintenance Fee (can be waived with minimum balances)	\$3	\$20	\$10
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	0.05%	0.15%	0.10%
Excessive Transaction Fee (per transaction above sixth per month)	\$15	\$15	\$15
Free Monthly Transactions (before incurring excessive transaction fee)	6	6	6

Key Benefits	Basic Savings	Preferred Savings	Money Market
Internal and External Transfers	✓	✓	✓
<sup>1</sup> QuickBooks® Web Connect Downloads	✓	✓	✓
Mobile Deposit Capture	✓	✓	✓
Business Mobile Deposit Capture	✓	✓	✓
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)			✓
Mobile Wallet & Debit Card Controls (travel notices, blocks, alerts)			✓
Check Books and Cashier's Checks			✓
Remote Deposit Check Scanners (single- and multi-feed)			✓

<sup>1</sup>QuickBooks® Web Connect Integration – coming February 1, 2021

Learn more at [cbankus.com](http://cbankus.com).