



Business Deposit Products

Product & Description

Carefree Business Checking

A low cost business checking account for small to medium-sized businesses with low activity levels.

Standard Business Checking

A business checking account for growing businesses with small to medium activity levels.

Business Analysis Checking

A business checking account that creates an efficient way to track and analyze transactions, while offsetting some, or all, of the account fees with a monthly earnings credit.

Access your Account at your Convenience

• Online Banking Service • 24-Hour Telephone Banking Service (800) 325-3679 • Visit one of our branches for friendly client service

Product Name	Minimum Opening Deposit	Minimum Balance Requirement (Min. Daily/Average Daily)	Monthly Service Charge	Per Debit Fee	Additional Information	Interest
Carefree Business Checking	\$500	N/A	\$8	\$1/debit in excess of 30 debit transactions ¹ during each monthly cycle	Monthly Service Charge waived when any client-initiated transaction is posted to the account each monthly cycle	No
Standard Business Checking	\$500	\$2,500 / \$5,000	\$10	\$0.25/debit transaction ¹	Monthly Service Charge and Per Debit Fee waived when the Minimum Balance Requirement is met each monthly cycle	No
Attorney Client-Trust Checking	\$2,500	\$2,500 / \$5,000	\$8	\$0.25/debit transaction ¹	Monthly Service Charge and Per Debit Fee waived when the Minimum Balance Requirement is met each monthly cycle	Yes
Business Analysis Checking	\$500	N/A	Analyzed transaction	Varies per transaction type	Service charge/fee may be offset by earnings credit balance	No
Well-Being Money Market ²	\$1,000	\$2,500 / \$5,000	\$8	Refer to the footnote ²	Monthly Maintenance Service Charge waived when the Minimum Balance Requirement is met each monthly cycle	Yes
Regular Savings	\$100	N/A	N/A	N/A	No Monthly Service Charge and No transaction Fee	Yes
Installment Account	Varies based on the contract amount and term	N/A	N/A	N/A	Monthly deposits from eligible Open Bank checking required for auto transfer. No withdrawals of principal allowed before maturity. Minimum contract amount at maturity is \$1,000 and maximum contract amount at maturity is \$100,000.	Yes
Certificate of Deposit	\$1,000	N/A	N/A	N/A	No deposits and withdrawals of principal allowed before maturity	Yes

1. Includes any debits posted to the account (e.g., withdrawal, check paid, automatic transfer, payment, etc.) 2. A \$10 transaction fee is charged for each debit transaction / transfer in excess of 6 during each monthly statement cycle.

■ Refer to the Deposit Account Agreement, related account disclosures, agreements, and the Schedule of Fees for the rules and fees associated with deposit products and banking services.