

Introducing **SKY & PRIME** Business Checking Accounts

New business checking solutions designed to help you save time, reduce costs, and operate with greater peace of mind.

Built for today's business needs, these accounts provide enhanced account visibility, streamlined collection and payment processing, and advanced fraud protection to help you manage your finances with confidence.



Two Powerful Business Checking Accounts. Empowering Your Business with:

- Greater Financial Oversight
- Accelerated Cash Flow
- Convenient Digital Banking
- Streamlined Operations
- Lower Costs and Improved Efficiency
- Advanced Fraud Protection

Features	Sky Checking	Prime Checking
Monthly Maintenance Service Charge	\$30.00	\$70.00
Balance to Waive Monthly Maintenance Service Charge*	\$20,000 average daily balance	\$70,000 average daily balance
Monthly Transactions Allowance	Up to 400 transactions included monthly \$0.20 per transactions over 400	Up to 600 transactions included monthly \$0.20 per transactions over 600
Monthly Cash Deposit Allowance	Up to \$25,000 included monthly \$0.15 per \$100 over limit	Up to \$35,000 included monthly \$0.15 per \$100 over limit
Business Online Banking	Included at no monthly maintenance fee	Included at no monthly maintenance fee
Outgoing Online Wires	Up to 3 outgoing domestic or international wires included monthly	Up to 7 outgoing domestic or international wires included monthly
Incoming Wires	Unlimited incoming wires at no charge	Unlimited incoming wires at no charge
ACH Origination Services	No monthly maintenance fee, \$10 per batch \$0.15 per item (first 1,000 items/month), \$0.10 per item thereafter	No monthly maintenance fee, \$10 per batch \$0.15 per item (first 1,000 items/month), \$0.10 per item thereafter
Check and ACH Positive Pay	Included at no charge	Included at no charge
Remote Deposit Capture (RDC)	No monthly maintenance fee, \$25 monthly scanner rental \$1 per deposit, \$0.15 per check deposited	No monthly maintenance fee, No scanner rental fee \$1 per deposit, \$0.15 per check deposited
Additional Included Services	Mobile Deposit, eStatement, Internal Transfer, Bill Pay, and Business Zelle®	Mobile Deposit, eStatement, Internal Transfer, Bill Pay, and Business Zelle®

*For SKY Checking and PRIME Checking, the average daily balance is calculated separately for each account type and includes all accounts of that specific account type held under the same business entity. Balances from SKY Checking accounts are combined only with other SKY Checking accounts, and balances from PRIME Checking accounts are combined only with other PRIME Checking accounts. Only one monthly maintenance fee, if applicable, will be assessed to the designated primary account for each account type. A minimum opening deposit of \$500 is required. Fees not listed may apply. Please refer to the Schedule of Fees for complete details. Merchant card services are available under separate agreements and fee schedules. An early closure fee may apply if the account is closed within 90 days of opening.

Visit Open Bank Office Today or Call (213) 593-4848