

# BUSINESS BANKING SOLUTIONS



	COMMUNITY FREE BUSINESS CHECKING	COMMUNITY CORPORATE CHECKING	COMMUNITY MUNICIPAL ACCOUNT	COMMUNITY NON-PROFIT CHECKING	COMMUNITY BUSINESS MONEY MARKET
<b>Minimum To Open</b>	\$100	\$100	\$5,000	\$100	\$100
<b>Minimum Balance Requirement</b>	None	None	None	None	\$1,500.00 Minimum Daily or \$2,500.00 Average Monthly Balance Required
<b>Item Allowed/ Fees</b>	First 300 items free, \$0.20 per item after	Credit entries each \$0.25, Deposited items each \$0.09, Debit entries each \$0.15 (Without check images), Debit entries each \$0.20 (With check images)	Unlimited Items	Unlimited Items	6 checks or preauthorized debits per month
<b>Interest</b>	N/A	N/A	Yes	N/A	Yes
<b>Monthly Service Fee</b>	See statement delivery options below	Monthly Earnings Credit applied against monthly fees	See statement delivery options below	See statement delivery options below	\$10.00 Monthly service fee if minimum balance requirements not met
<b>Statement Delivery Options</b>	<ul style="list-style-type: none"> <li>Free e-Statements</li> <li>Paper Statements \$3.00 per month</li> </ul>	<ul style="list-style-type: none"> <li>Free e-Statements</li> <li>Paper Statements \$6.00 per month</li> <li>Paper Statements with images \$10.00 per month</li> </ul>	<ul style="list-style-type: none"> <li>Free e-Statements</li> <li>Paper Statements \$6.00 per month</li> <li>Paper Statements with images \$10.00 per month</li> </ul>	<ul style="list-style-type: none"> <li>Free e-Statements</li> <li>Paper Statements \$6.00 per month</li> <li>Paper Statements with images \$10.00 per month</li> </ul>	<ul style="list-style-type: none"> <li>Free e-Statements</li> <li>Paper Statements \$6.00 per month</li> <li>Paper Statements with images \$10.00 per month</li> </ul>
<b>Additional Benefits (FREE)</b>	<ul style="list-style-type: none"> <li>Online Banking</li> <li>Mobile Banking</li> <li>Bill Pay</li> </ul>	<ul style="list-style-type: none"> <li>Online Banking</li> <li>Mobile Banking</li> <li>Bill Pay</li> </ul>	<ul style="list-style-type: none"> <li>Online Banking</li> <li>Mobile Banking</li> <li>Bill Pay</li> </ul>	<ul style="list-style-type: none"> <li>Online Banking</li> <li>Mobile Banking</li> <li>Bill Pay</li> </ul>	<ul style="list-style-type: none"> <li>Online Banking</li> <li>Mobile Banking</li> <li>Bill Pay</li> </ul>

**Treasury Management Services (per month)**

- ACH Payroll Only \$25
- ACH Payables Only \$25
- ACH Receivables Only \$25
- Package Discount Benefit: Enroll in any one of the above services and receive the second for \$10!
- Positive Pay \$25
- Remote Deposit Capture \$50

**Additional helpful services include:**

- Merchant Services
- Business Credit Card
- Safe Deposit Boxes
- Night Depository Services
- Repurchase Agreement

**Loan programs we offer include:**

- Term loans financing vehicles, equipment, property improvements, debt consolidation, & refinancing
- Line of credit for accounts receivable, inventory, & seasonal working capital
- Commercial real estate mortgage for purchase, expansion, renovation, refinancing, & construction
- SBA for a term loan, line of credit, & commercial real estate mortgage