



Disclosure & Terms of Business Products

Effective Date: 7/22/24

	Small Business Checking	Business Checking	Business Interest Checking	Business Money Market	Business High Yield Money Market	Analyzed Business Checking
Minimum Opening Deposit:	\$100	\$100	\$100	\$1,000	\$25,000	\$100
Service Fee:	\$9.00 per month	\$15.00 per month	\$15.00 per month	\$11.00 per month	\$25.00 per month	Analyzed accounts are eligible for earned credits to offset transaction, maintenance and other eligible fees associated with account activity. Visit a branch for more details or refer to the Deposit Account Agreement and Disclosure for additional terms and conditions.
Minimum Balance Required to Avoid Service Fee:	\$1,500 average daily balance ¹	\$10,000 average daily balance ¹	\$5,000 average daily balance ¹	\$7,500 average daily balance ¹	\$30,000 average daily balance ¹	
Transaction Limitations:	<ul style="list-style-type: none"> 200 items (debits, credits, and deposited items) per month; \$0.30 per item thereafter; \$10,000 coin and currency deposited and bank furnished, aggregated per month; \$1.50 per \$1,000 coin and currency thereafter 	<ul style="list-style-type: none"> 400 items (debits, credits, and deposited items) per month; \$0.50 per item thereafter; \$10,000 coin and currency deposited and bank furnished, aggregated per month; \$1.50 per \$1,000 coin and currency thereafter 	<ul style="list-style-type: none"> 150 items (debits, credits, and deposited items) per month; \$0.30 per item thereafter; \$10,000 coin and currency deposited and bank furnished, aggregated per month; \$1.50 per \$1,000 coin and currency thereafter 	<ul style="list-style-type: none"> 10 debit transactions per month; \$10 Excessive Transaction Fee per transaction thereafter² 	<ul style="list-style-type: none"> 10 debit transactions per month; \$10 Excessive Transaction Fee per transaction thereafter² 	
Interest Information:	This account does not earn interest.		Refer to the Branch & Community Banking Rate Sheet for current rates.		This account does not earn interest.	
Fees:	Refer to the Schedule of Fees: Non-Analyzed Accounts for additional detail regarding fees and charges.					Refer to the Schedule of Fees: Analyzed Accounts for additional detail regarding fees and charges.

Products are for commercial use. We reserve the right to change these terms at any time and will provide notice to you to the extent required by applicable law. Refer to the Deposit Account Agreement and Disclosure, Electronic Fund Transfer (EFT) Services Agreement, Schedule of Fees: Analyzed Accounts or Schedule of Fees: Non-Analyzed Accounts (as applicable) and Branch & Community Banking Rate Sheet for additional terms and conditions.

¹ For this purpose, the average daily balance is calculated by adding the principal in the account for each day of the month and dividing by the number of days in the month.

² Our service charge debits will not count towards transaction limits.