| | *Relationship Business Checking* | *Small Business Checking* | *Business Checking* | *Small Business Interest Bearing* |
|---|---|---|---|---|
| **Minimum To Open** | $100 | $100 | $100 | $500 |
| **Minimum Balance** | None | None | None | $500 |
| **Pays Competitive Interest** | None | None | None | Yes, tiered rates |
| **Base Service Charge** | None | None | $5 | $8 if minimum balance not met |
| **Activity Charges** | For the Business with more than one account with us. First 100 debits are free, 25¢ each in excess of 100 | First 25 debits are free, 25¢ each in excess of 25 | 15¢ each debit<br>7¢ each check deposited not drawn on our bank | First 25 debits are free<br>15¢ each in excess of 25 |
| **Earnings Credit** | None | None | Fees can be eliminated or offset by an earnings credit of 10¢ for each $100 of the lowest balance during statement cycle; Earnings credit cannot exceed total account fees | None |
| **Check Images Returned** | No | No | Yes | Yes |
| **Night Deposit Services** | Available | Available | Available | Available |
| **Telephone Banking** | Available | Available | Available | Available |
| **Online & Cash Management** | Available | Available | Available | Available |

| | *Savings* | *E-Savings* | *Money Market* | |
|---|---|---|---|---|
| **Minimum To Open** | $100 | $2,500 | $2,500 | |
| **Account Fees** | A maintenance fee of $5.00 will be imposed if the balance falls below $100 on any day of the quarter | A maintenance fee of $20.00 will be imposed if the balance falls below $2500 on any day of the quarter | A maintenance fee of $10 will be imposed if the balance falls below $2500 on any day of the cycle | |
| **Transaction Fees** | An excessive debit fee of $1 for each debit transaction in excess of 18 per quarter | An excessive debit fee of $2.50 will be charged for each debit in excess of 18 per quarter.<br>If withdrawal/transfer is made in person a $2.50 fee will be assessed per withdrawal/transfer | An excessive debit fee of $5 for each debit transaction in excess of 6 per statement cycle | |
| **Pays Interest** | Yes | Yes, tiered | Yes, tiered | |
| **Online & Telephone Banking** | Available | Available | Available | *Updated 4/30/13* |