

	Free Small Business Checking	Business Checking with Interest	Commercial Checking	Business Money Market	Investment Money Market	Business Savings
Account Description	It's free! Appropriate for low account activity. Includes generous transaction allowances and a waived setup fee for a Health Savings Account (1).	Earns interest and has a simple fee structure. Appropriate for sole proprietorships.	Includes an earnings credit and has a simple fee structure. Appropriate for large account activity.	Earns interest for large balances and low activity.	Earns more interest for larger balances and low activity. Requires a business checking account with us.	Earns interest for small balances and low activity.
Minimum balance requirement (2)	None (3)	None (3)	None (3)	\$1,000 (4)	\$10,000 (4)	\$250 (4)
Monthly maintenance charge	None	\$10 per month	\$10 per month. Earnings credit can reduce or waive your monthly charges. (5)	\$15 per month if balance falls below minimum.	\$15 per month if balance falls below minimum.	\$3 per month if balance falls below minimum.
Number of transactions	No charge for the first 175 items, including debits, credits and deposited items. Over 175, \$0.33 per item. No charge for electronic items.	\$0.19 per debit or credit, \$0.12 per deposited item. For electronic items, \$0.15 per debit, \$0.10 per credit.	\$0.19 per debit or credit, \$0.12 per deposited item. For electronic items, \$0.15 per debit, \$0.10 per credit.	Six preauthorized withdrawals per month (e.g. telephone and electronic transfers) of which no more than three can be by check, draft, check card or similar order. \$10 per transaction if over either limit.	Six preauthorized withdrawals per month (e.g. telephone and electronic transfers) of which no more than three can be by check, draft, check card or similar order. \$10 per transaction if over either limit.	Six preauthorized withdrawals per month (e.g. telephone and electronic transfers) of which no more than three can be by check, draft, check card or similar order. \$10 per transaction if over either limit.
Earns interest	No	Yes, determined by the available (collected) balance.	No	Yes, determined by the available (collected) balance.	Yes, determined by the available (collected) balance.	Yes
Check Card	\$5 per card per year	\$5 per card per year	\$5 per card per year	N/A	N/A	N/A
Line of credit	Pre-approved \$500 line of credit, no annual fee for first year, \$25 thereafter (6).	\$25 annual fee (6)	\$25 annual fee (6)	N/A	N/A	N/A
Online banking	Free	Free	Free	Free	Free	Free
Online BillPay	Free	Free	Free	Free	Free	N/A
Check images	Free	Free	Free	N/A	N/A	N/A

Note: Subject to qualification. Fees may change at any time. See Additional Services and Fees brochure for more information.

(1) To waive the setup fee for a Health Savings Account, you must have a personal checking account with us.

(2) There is no minimum amount required to open the account.

(3) A negative collected balance fee will be assessed at 2% over national prime rate if you draw on uncollected funds.

(4) Minimum amount to avoid monthly maintenance charge.

(5) Earnings credit is calculated on the average collected balance multiplied by 90% prior month's average of the 91-day Treasury Bill rate.

(6) Subject to qualification (for Small Business Checking only, pre-approved up to \$500).