

# Account Comparison Sheet



Small Business Checking	Commercial Checking	Business Interest Checking
<p>Any small business with low transaction volume looking to maximize their cash back earnings</p>	<p>Businesses with high transaction volume and diverse banking needs</p>	<p>Sole proprietors and nonprofit organizations with low-impact item processing and cash handling needs</p>
Account Features		
Rewards Debit Card <sup>1</sup> Online Bill Pay <sup>2</sup> eStatements <sup>3</sup> Service Charge Buy-Down Options <sup>4</sup> Merchant Services <sup>5</sup> Quicken, QuickBooks, and Microsoft Integration <sup>7</sup> First 200 Items Free <sup>8</sup>	Debit Card Provided Earnings Credit <sup>9</sup> Online Bill Pay <sup>12</sup> eStatements <sup>3</sup> Merchant Services <sup>6</sup> Quicken, QuickBooks, and Microsoft Integration <sup>7</sup>	Debit Card Provided Earn Interest <sup>11</sup> Online Bill Pay <sup>2</sup> eStatements <sup>3</sup> Merchant Services <sup>6</sup> Quicken, QuickBooks, and Microsoft Integration <sup>7</sup>
Fees		
Monthly Service Charge - \$10-\$6 <sup>4</sup> Items Over 200 <sup>8</sup> - \$.30/each Mail Delivery of Paper Statements - \$4/statement	Monthly Service Charge - \$10-\$0 <sup>9</sup> <b>First 200 Items Free, Over 200:</b> ACH Debits and Credits - \$.15/each Deposits / Credits - \$.30/each Checks / Debits Paid - \$.15/each Deposited Items - \$.06/each Mail Delivery of Paper Statements - \$4/statement	Monthly Service Charge - \$7-\$0 <sup>10</sup> Items Paid Over 20 - \$.15/each Items Deposited Over 30 - \$.10/each Mail Delivery of Paper Statements - \$4/statement
Limits		
Minimum to Open - \$100 Minimum Balance - None	Minimum to Open - \$100 Minimum Balance - None Reserve Requirement - 10%	Minimum to Open - \$100 Minimum Balance - \$1,000 to avoid fee <sup>10</sup>

1 Cash back reward applies to signature-based debit card transactions only at a rate of .25%.

2 Required for eStatements. If the bill payment program is not used within a consecutive 3-month period, the program will be deactivated resulting in a loss of history and payee information.

3 In order to accept and receive delivery, you must have access to a computer or other device with internet connectivity, sufficient storage space, and internet browser capable of 128-bit encryption, software that enables you to view files in the Portable Document Format (PDF) and a valid email address. You must notify the bank if you become unable to meet the above hardware and software requirements.

4 See reverse for buy-down options.

5 Business debit card must be used 20 times during each statement cycle. Transactions will be counted on the date the transaction hard-posts to the account, and not necessarily the date you conduct the transaction.

6 Regular fees apply for remote deposit capture, cash management, and merchant credit card processing. ACH origination and remote deposit capture are subject to approval. Additional fees apply for services. Merchant credit card processing is available and approved by a third-party vendor.

7 Integration supported for Quicken, QuickBooks and Microsoft Money Account Software does not include actual software.

8 Debit and credit transactions combined per statement cycle when determining totals.

9 Earnings Credit is based on daily balance and used to offset fees incurred to service your account. Credit will not exceed fee.

10 A service fee of \$7.00 will be imposed every statement cycle if the balance in the account falls below \$1,000 any day of the statement cycle and the average collected balance is below \$1,500.

11 Your interest rate may change. Average daily balance method is used to calculate account interest. Interest will not be compounded. Interest is credited to account each month.

12 Monthly fee of \$4.95 applies

13 Bill payment debits must hard-post to the account during the monthly statement cycle to qualify

# Small Business Choice Checking

## REDUCE YOUR FEE

Service charge buy-down options reduce your service charge by \$2.

A \$10.00 monthly service charge is assessed each statement cycle. This service charge is reduced by \$2.00 and up to \$6.00 for each banking option you choose to participate in during each statement cycle.



## EARN MONEY

There are numerous ways for you to save money, but earning money is even better. With SMALL BUSINESS CHOICE CHECKING, you can earn money just for doing things you already do.

### EARN CASH BACK<sup>9</sup>

just for using your debit card and signing

# .0025%

CASH BACK *WHEN YOU:*

- \$ SELECT CREDIT**  
*instead of debit*
- \$ SIGN A RECEIPT**  
*instead of debit pin*
- \$ VALIDATE WITH ZIP CODE**  
*instead of debit pin*

# 2 Ways 2 Earn & Save

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# 1 Account

- 1** Earn Cash Back
- 2** Reduce Your Fee