

BUSINESS & INDUSTRY CHECKING ACCOUNT

This account is not a consumer account to which Truth-In-Savings applies.

Minimum Balance to open the account: You must deposit \$100.00 to open the account.

Level I Feature: Account Analysis will be performed. All accounts with fewer than 200 items (checks paid, deposits made, deposited items, ACHs) will not receive a monthly account maintenance charge. Once the item limit is met the account will assume the Level II business features and charges.

Level II Feature: Account Analysis will be performed. All accounts with over 200 items (checks paid, deposits made, deposited items, ACHs) will receive a monthly account maintenance charge of \$10.00 and additional charges based upon the account analysis format (per item charges for debits and credits). Charges may be offset by maintaining a sufficient balance in the account based on an earnings credit calculation.

Additional Services Available:

Visa Business Debit Card: First debit card free; additional or replacement debit card prior to normal expiration \$10.00

Online Banking

Mobile Banking

Online Statements

Account Analysis Statement provided monthly for Level II customer