



## BUSINESS CHECKING COMPARISON

Choose your banking services wisely...

It takes a lot of time and energy to run a business. Each business has unique needs. So, no matter how small or large your business is, it is important to select a checking solution that is right for your business.

	Business Checking	Sole Proprietor Checking	Business Advantage Checking	Non-Profit Business Checking
	Designed for small to medium size businesses with low to moderate level of activity.	Designed for sole proprietors with basic checking needs.	Designed for medium size business customers with greater transaction volume.	Designed for incorporated and unincorporated non-profit organizations.
<b>FEATURES</b>				
Business Debit MasterCard®	No Fee	No Fee	No Fee	No Fee
Basic Business Online Banking	No Fee	No Fee	No Fee	No Fee
Monthly Maintenance Fee	\$15.00	\$10.00	\$25.00	\$6.00
<b>The Monthly Maintenance Fee is Waived when one of the following is met during the statement cycle:</b>				
Average daily collected balance <sup>1</sup>	\$5,000	\$2,500	\$10,000	\$1,000
Average daily collected balance in combined deposit accounts <sup>1</sup>	\$15,000	\$10,000	\$30,000	\$10,000
Other	Enrolled in Cash Manager Plus or Cash Manager Executive Service	50% waiver with 15 or more point of sale (POS) debit card transactions or Enrolled in Cash Manager Plus or Cash Manager Executive Service	Average daily collected balance of \$75,000 or more is maintained in deposit and loan accounts or Enrolled in Cash Manager Plus or Cash Manager Executive Service	
Transactions per Month <sup>2</sup>	200 transactions, thereafter \$0.40 per item	100 transactions, thereafter \$0.40 per item	400 transactions, thereafter \$0.40 per item	100 transactions, thereafter \$0.40 per item
Currency supplied or deposited	\$10,000 per month, thereafter \$0.18 per \$100	\$5,000 per month, thereafter \$0.18 per \$100	\$20,000 per month, thereafter \$0.18 per \$100	\$10,000 per month, thereafter \$0.18 per \$100

Analysis Checking and Interest Checking products available for some sole proprietors, non-profit organizations and government agencies who want to earn interest on checking balances. Speak with a banker if you have an interest in these products.

<sup>1</sup> All compensating balances will be calculated three days before the statement cycle date.

<sup>2</sup> Processed transactions include checks paid, deposits, in-branch withdrawals and all deposited items. Transactions excluded are: ACH debit's or credits and ATM/POS transactions. For non-profit organizations with a Non-Profit interest Checking or Non-Profit Checking, the processed transaction count does not include deposited items.