



Commercial Business Checking

This analyzed checking account is the perfect fit for larger businesses with higher account activity.

- \$6 monthly maintenance fee
- Account activity fees: \$0.12 per check/debit item, \$0.25 per deposit/credit item, \$0.035 per deposited item
- Volume charge of 1% per \$1,000 on deposit
- An earnings credit calculated on the collected average balance can potentially offset maintenance fee, account activity fees, and volume charge
- \$50 minimum opening deposit

Online Business Banking Option	\$25/month (One time Set-up fee \$50*)
ACH Option.....	\$10/month
ACH Transmittal Fee	\$2/file
ACH Items.....	\$0.08/item
Wire Transfer Option	\$10/month
Incoming*	\$10/item
Outgoing Domestic*	\$10/item
Outgoing International*	\$30/item
Positive Pay.....	\$10/month
Stop Payment	\$12

Also Includes:

- Online statements with check images
- Export data effortlessly to financial management applications, including QuickBooks™
- Multiple-user access

If Online Business Banking Option is not selected, FREE Online Banking is always available.

**Not included in Earnings Credit Analysis*

Earnings Credit Calculation

An earnings credit calculated on the collected average balance can potentially offset maintenance or account activity fees. The earnings credit can be calculated using the following formula:

- Collected Average Balance
- 90% of your Collected Average Balance (10% Reserve Requirement)
- Multiply by 0.3% (Current earnings credit rate. Subject to change without notice.) Then divide by 360 (business calendar year) and multiply by 30 (days in a statement cycle)
- Equals Earnings Credit

For Example

- Collected Average Balance = **\$1000**
- 90% of your Collected Average Balance = **\$900** (10% Reserve Requirement)
- Multiply by 0.3% = **\$900 x .003** (Current earnings credit rate. Subject to change without notice.)
- Divide by 360 = **\$2.70 / 360 = \$0.0075** (360 business calendar year)
- Multiply by 30 = **\$0.0075 x 30 = \$0.225** (30 day statement cycle)
- Equals Earnings Credit = **\$0.23**

Other Service Fees*

Return/Overdraft Check Charge	\$25/item
Daily Overdraft Charge (<i>after 5 days</i>)	
\$500 or less	no daily charge
\$500 - \$1,000	\$2/day
\$1,001 - \$5,000	\$5/day
\$5,001 - \$15,000	\$10/day
\$15,000 +	\$25/day
Returned Items (<i>Charge Backs</i>)	\$3/item
Stop Payment	\$12
Collection Fee	\$16
Wire Transfers	
Incoming	\$10/item
Outgoing Domestic	\$15/item
Outgoing International	\$30/item
Remote Deposit	\$45/month
Cost per item	\$0.10
Cost per returned item (<i>upon approval</i>)	\$3/item
Sweep Account	\$55/month
Account Reconciliation/Research	\$21/hour

Free Services

- Mobile Check Deposit
- Cashier's Checks & Money Orders
- Online Statements with Check Images
- Notary Service for customers
- Coin and Currency Orders

**Not included in Earnings Credit Analysis*