

CENTRAL BANK

Account Features	Free Business Checking	Commercial Business Checking	Business Checking with Interest
Minimum to open	\$50	\$50	\$50
Monthly Maintenance Fee	300 monthly transactions FREE	\$6	\$12*
Per Check/Debit Charge	300 monthly transactions FREE	\$0.12	\$0.12
Per Deposit/Credit Charge	300 monthly transactions FREE	\$0.25	\$0.25
Per Deposited Item Charge	300 monthly transactions FREE	\$0.035	\$0.035
Volume Charge		1% per \$1,000	1% per \$1,000
Earns Interest			X
FREE ONLINE BANKING	X	X	X
Bill Pay	X	X	X
Internal Transfer	X	X	X
Incoming External Transfers	X	X	X
POP Money	X	X	X
Money Management Tool	X	X	X
Text/Email Alerts & Notifications	X	X	X
Online Bank Statements w/Check Images	X	X	X
Connectivity to Quicken & QuickBooks	X	X	X
Share Online Access w/Others	X	X	X
ONLINE BUSINESS BANKING		\$25/month	\$25/month
ACH Option		\$10/month	\$10/month
ACH File Transmittal Fee		\$2/file	\$2/file
ACH Item Fee		\$0.08/item	\$0.08/item
Wire Transfer Option		\$10/month	\$10/month
Incoming Wire		\$10/wire	\$10/wire
Outgoing Domestic Wire		\$10/wire	\$10/wire
Outgoing International Wire		\$30/wire	\$30/wire
Positive Pay		\$10/month	\$10/month
Stop Payment		\$12	\$12
Online Bank Statements w/Check Images		X	X
Connectivity to Quicken & QuickBooks		X	X
Share Online Access w/Others		X	X

Not available for FREE Business Checking

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OTHER SERVICE FEES			
FREE Mobile Check Deposit	X	X	X
FREE Cashiers Checks & Money Orders	X	X	X
FREE Check Images on Paper & Online Statements	X	X	X
FREE Coin and Currency Orders	X	X	X
FREE Notary Service for customers	X	X	X
Wire Transfer Fee not through Online Business Banking			
Incoming Wire	\$10	\$10	\$10
Outgoing Domestic Wire	\$15	\$15	\$15
Outgoing International Wire	\$30	\$30	\$30
Remote Deposit Option	\$45/month	\$45/month	\$45/month
Per Item	\$0.10	\$0.10	\$0.10
Per Returned Item	\$3	\$3	\$3
Sweep Account Option	\$55/month	\$55/month	\$55/month
Stop Payment	\$12	\$12	\$12
Return/Overdraft Check Charge	\$25/item	\$25/item	\$25/item
Daily Overdraft Charge (after 5 days)			
\$500 or less	no charge	no charge	no charge
\$500 - \$1,000	\$2/day	\$2/day	\$2/day
\$1,001 - \$5,000	\$5/day	\$5/day	\$5/day
\$5,001 - \$15,000	\$10/day	\$10/day	\$10/day
\$15,000+	\$25/day	\$25/day	\$25/day
Returned Items (Charge Backs)	\$3/item	\$3/item	\$3/item
Collection Fee	\$16	\$16	\$16
Account Reconciliation/Research	\$21/hour	\$21/hour	\$21/hour
Fees highlighted in gray apply to Earnings Credit Calculation			
*Maintenance fee waived if balance remains over \$6,000 for the entire period of the statement cycle			

