

Free Business Checking

This checking account is great for start-ups and small businesses with limited transactions.

- No minimum balance
- No monthly service charge
- \$50 minimum opening deposit

Up to 300 FREE Monthly Transactions

If your account has over 300 transactions in a month, it will automatically convert to a Commercial Business Checking Account for that month and additional fees will apply.

- Account activity fees for transactions above 300 per month:
 - \$0.12 per check/debit item
 - \$0.25 per deposit/credit item
 - \$0.035 per deposited item

FREE Online Banking

- Bill Pay
- Internal transfers between accounts
- Incoming external transfers
- Person-to-person transfers with Popmoney
- Track your finances with Money Management
- Text & email notifications
- Online statements with check images
- Export data effortlessly to financial management applications, including QuickBooks™
- Multiple-user access

Online Banking does not include free outgoing external transfers—transfers outside Central Bank to another financial institution (\$3/transfer & \$10 to expedite).

FREE Mobile Check Deposit

FREE Cashier's Checks & Money Orders

For additional services such as wires, remote deposit, and more, please refer to the "Other Service Fees" section.



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

