

BUSINESS CHECKING ACCOUNTS



SMALL IS POWERFUL

BUSINESS CHECKING ACCOUNTS

	Commercial Checking A powerful checking account for growing businesses requiring more sophisticated disbursement and tracking tools.	Basic Business Checking A versatile business checking account for businesses with limited transactional activity.	Community Commercial Checking A powerful checking account specifically designed for non-profit organizations and Public Fund entities.	Community Interest Checking An interest-bearing account specifically designed for non-profit organizations with limited disbursement needs.	Iolta Premium Checking An account designed for law firms that are required to establish an account for pooled client funds.
Minimum Opening Balance	\$1,000	\$1,000	\$1,000	\$1,000	\$100
Minimum balance required	None	\$2,500 average collected balance	None	None	None
Monthly Maintenance Fee	First Account \$25 First Account (w/ e-Statement) \$20 Each Add'l Account \$12.50 Each Add'l Account (e-Statement) \$10	\$10 if your balance falls below the minimum required	First Account \$25 First Account (w/ e-Statement) \$20 Each Add'l Account \$12.50 Each Add'l Account (e-Statement) \$10	None	None
Checks Paid (debits)	\$0.20	20 free checks (debits) per month- \$.32 per check over 20	\$0.20	20 free checks (debits) per month- \$.32 per check over 20	20 free checks (debits) per month- \$.32 per check over 20
ACH items received- credits and debits	\$0.10	N/A	\$0.10	N/A	N/A
Deposits (credits)	\$0.50	Unlimited	\$0.50	\$0.50	Unlimited
Deposited Items	\$.12	20 free deposit items (credits) per month- \$.32 per item over 20	\$.12	20 free deposit items (credits) per month- \$.32 per item over 20	20 free deposit items (credits) per month- \$.32 per item over 20
Earnings Credit	Rate set monthly by Bank Management	None	Rate set monthly by Bank Management	None	None
Uncollected Funds charge	Wall Street Journal + 4%	Wall Street Journal + 4%	Wall Street Journal + 4%	Wall Street Journal + 4%	N/A
Check images w/ statement	No charge	Available for \$10 monthly fee	No Charge	Available for \$10 monthly fee	Available for \$10 monthly fee
Check Safekeeping	No charge	No charge	No charge	No charge	No charge
Basic Business Online access	No charge	No charge	No charge	No charge	No charge
Other Features			<i>Cash Management Online</i> access available at no charge	Interest bearing; not tied to a specific index; may be changed at the bank's discretion.	Primary corporate account required. Interest bearing; tied to bank's ADD-Venture Premium Checking rate which may be changed at bank's discretion. Interest is remitted to the appropriate agency.