

BUSINESS SAVINGS ACCOUNTS

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	Basic Business Savings A simple business savings account that offers a low minimum balance requirement and a variable interest rate.	Business Money Market Savings A low-minimum balance, interest bearing account with competitive rates tied to balance thresholds.	ADD-Venture Business Premium Savings Designed for businesses with substantial excess cash; this savings account offers competitive interest rates tied to balance thresholds.
Minimum Opening Balance	\$100	\$1,000	\$1,000
Minimum balance required	\$100 average balance	\$1,000	\$25,000
Monthly Maintenance Fee	\$3 if balance falls below the minimum required	\$5 if your balance falls below the minimum required	\$15 if your balance falls below the minimum required
Interest Tiers (1)	\$0 +	\$0 - \$999.99 \$1,000 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 and above	\$0 - \$24,999.99 \$25,000 - \$99,999.99 \$100,000 - \$499,999.99 \$500,000 and above
Electronic Withdrawal Fees (2)	Six (6) free withdrawals per month, including: ACH debits, internet banking transfers, automatic payments, and telephone transfers. If the number of electronic transfers exceeds 6 during any month, each transfer will be assessed a \$5 penalty charge.	Six (6) free withdrawals per month, including: ACH debits, internet banking transfers, automatic payments, and telephone transfers. If the number of electronic transfers exceeds 6 during any month, each transfer will be assessed a \$5 penalty charge.	Six (6) free withdrawals per month, including: ACH debits, internet banking transfers, automatic payments, and telephone transfers. If the number of electronic transfers exceeds 6 during any month, each transfer will be assessed a \$5 penalty charge.
In-person Withdrawal Fees	Unlimited/No charge	Unlimited/No charge	Unlimited/No charge
Basic Business Online access	No charge	No charge	No charge

(1) Interest rates are not tied to a specific index and may be changed at the bank's discretion.

(2) Transfers by telephone, wire, internet, or automatic payments (preauthorized withdrawals) to another account or to third parties are limited to a combined total of six per month by federal regulation.

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SMALL
ALLOWS US TO
FIT IN
THAT TINY SPACE WHERE
EXPERIENCE,
CREATIVITY
AND PERSONAL SERVICE
MEET.



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