



# Business Checking Services Price Listing

## Premier Small Business Checking Services

---

*Tiered interest paid on entire monthly average collected balance.*

### Included Services at No Charge

- Business Internet Banking Access
- Business Internet Banking ACH Service
- Remote Deposit Capture with no per item fees

### Account Maintenance

Monthly service fee . . . . . \$45

### Deposit Charges

- Checks and Debit Items
  - No fee if less than 100 checks/debits are paid during a statement cycle.
  - \$0.25 per check over 100
- Items Deposited
  - No fee if less than 100 items are deposited to the account during a statement cycle.
  - \$0.25 per item over 100

## Small Business with Interest Checking Services

---

*Tiered interest paid on monthly average collected balance starting at \$5000.*

### Account Maintenance

- No monthly service fee with:
  - \$500 minimum daily balance, or
  - \$2000 average collected balance

Below balance during month . . . . . \$20

### Deposit Charges (continued)

- Items Deposited
  - No fee if less than 100 items are deposited to the account during a statement cycle.
  - \$0.25 per item over 100

### Business Internet Banking

Monthly Average Collected Balance	Monthly Cost
Greater than \$2500 . . . . .	No Charge
Less than \$2500 . . . . .	\$10.00

### Deposit Charges

- Checks and Debit Items
  - No fee if less than 100 checks/debits are paid during a statement cycle.
  - \$0.25 per check over 100

## Small Business Checking Services

---

### Account Maintenance

No monthly fee with:  
\$500 minimum daily balance, or  
\$2000 monthly average collected balance

Below balance during month . . . . . \$10.00

### Deposit Charges

- Checks and Debit Items
  - No fee if less than 100 checks/debits are paid during a statement cycle
  - \$0.25 per check over 100

### Items Deposited

No fee if less than 100 items are deposited to the account during a statement cycle.  
\$0.25 per item over 100

### Business Internet Banking

Monthly Average Collected Balance	Monthly Cost
Greater than \$2500 . . . . .	No Charge
Less than \$2500 . . . . .	\$10.00

## Standard Business & Public Funds Checking Services

### Account Maintenance

Regular Account	\$8.00
Analysis	\$10.00
Zero Balance Account (ZBA)	\$12.00

### Deposit Charges

Window Deposit	\$0.30
ACH Deposit	\$0.10

#### Checks Drawn On:

National Exchange Bank & Trust	\$0.04
7th Federal District F.I.	\$0.06
Other Federal District F.I.	\$0.08

Check or Debit Paid	\$0.15
---------------------	--------

### Negative Average Collected Balance

If you have a negative average collected balance for the month, your account will be charged interest on this amount. The interest rate will vary and is based on the Prime Rate plus 4.00% with a floor of 7.25%.

### Earnings Credit or Interest Options

Your monthly average collected balance (less any reserve requirement) receives an "earnings credit" based on the 90-Day Treasury Bill Rate. Standard Business Checking accounts may alternatively choose a tiered interest plan.

### Business Internet Banking

Pricing varies. Please consult a customer service representative.

## Public Funds & Not-for-Profit Interest Checking Services

### Account Maintenance

Minimum daily collected balance	\$2500
Below balance during month	\$10.00

### Deposit Charges

#### Checks and Debit Items

No fee if less than 100 checks/debits are paid during a statement cycle  
\$0.25 per item over 100

#### Items Deposited

No fee if less than 100 items are deposited to the account during a statement cycle  
\$0.25 per item over 100

### Eligibility

Federal law limits the availability of NOW Accounts to individuals, government and not-for-profit organizations operated primarily for religious, philanthropic, charitable, educational or other similar purposes. Accounts cannot be assigned to any person who does not satisfy these eligibility requirements.

## Not-for-Profit Checking Services

### Account Maintenance

No monthly fee with:  
\$250 minimum daily collected balance, or  
\$1000 monthly average collected balance

Below balance during month . . . . . \$10.00

### Deposit Charges

#### Checks and Debit Items

No fee if less than 100 checks/debits are paid during a statement cycle  
\$0.25 per check over 100

### Items Deposited

No fee if less than 100 items are deposited to the account during a statement cycle.  
\$0.25 per item over 100

### Business Internet Banking

Monthly Average Collected Balance	Monthly Cost
Greater than \$2500	No Charge
Less than \$2500	\$10.00

## Business Money Market Account

### Account Maintenance

Minimum daily collected balance	\$1000
Below balance during month	\$20.00

	Deposits	Items	Debits
1-6	No Charge	No Charge	No Charge
Over 7	\$0.50 each	\$0.30 each	\$5.00 each

### Federal Regulations

You may make unlimited withdrawals from your Money Market Account in person. Government regulations limit checks, preauthorized withdrawals, telephone and internet transfers to an aggregate of six per statement period.