



ACCOUNT TYPE**	DESCRIPTION AND FEATURES	MINIMUM OPENING DEPOSIT	SERVICE CHARGE	MINIMUM TO AVOID SERVICE CHARGE	INTEREST TIERS (see rate sheet for more details)
BUSINESS ACCOUNT PRODUCTS					
SIMPLE BUSINESS CHECKING	All the essential account features you need to run your business. Our hard-working account offers all the services your business needs, whether you're expanding or just starting out. *Free Online Banking and Bill Pay. *Unlimited Check Writing. *Surcharge Fee Free ATM Withdrawals.	\$1,000	\$15	\$2,500 minimum daily average ledger balance	N/A
ANALYSIS BUSINESS CHECKING	Enjoy all the flexibility of a checking account or multiple checking accounts for your high-volume transaction business and receive earnings credit on balances that can offset monthly fees or pay for services. Businesses with high volumes of account activity and/or that use Treasury Management products & services	\$1,000	\$15	Account Analysis Earnings Credit Allowance can be used to offset the Monthly Maintenance Fee and Cash Management Service Fees.	N/A
BUSINESS MONEY MARKET	Maximize your savings while maintaining access to cash. Our Business Money Market accounts offer flexible, tiered interest rates with the convenience of unlimited checking writing and debit transactions. *Free Online Banking and Bill Pay. *Unlimited Check Writing, Withdrawals & Transfers. *Tiered Interest Rates for Higher Earnings on Higher Balances	\$5,000	\$20	\$5,000 minimum daily average ledger balance	\$0 to \$49,999.99 \$50,000 to \$249,999.99 \$250,000 to \$499,999.99 \$500,000 to \$999,999.99 \$1,000,000+
IOLTA	An interest-bearing account for attorneys that require an Interest on Lawyers Trust Account (IOLTA). With our Interest on Lawyers Trust Account, your short-term client funds can be transferred automatically to a state bar IOLTA program for your convenience. For Attorney Accounts holding funds for clients. Interest paid directly to the state Bar Association.	\$100	N/A	No Minimum Balance Required	Flat Rate (guided by state)
BUSINESS SAVINGS	Earn interest while maintaining a lower balance requirement. Keep money apart from main operating account with easy access to your funds. *Free Online Banking and Bill Pay. *Unlimited Withdrawals & Transfers.	\$1,000	\$5	\$1,000 minimum daily average ledger balance	Flat Rate
BUSINESS CD	Lock in higher interest rates than standard savings accounts with flexible terms so you can grow your savings in your preferred timeframe. You'll earn a fixed interest rate to help your business reach its longer-term financial goals. Choose flexible terms ranging from 30 days to 5 years. *Tiered Interest Rates for Higher Earnings on Higher Balances	\$10,000	N/A	N/A	\$10,000 to \$249,999 \$250,000+

**For specific details regarding all accounts, please ask for the Bank's Business Account Products Disclosures.