

SERVICE FEATURES	Basic Business Checking Account	Volume Business Checking Account	Business NOW Account	Business Money Market Deposit	Business Savings Account
Initial Deposit	\$100	\$100	\$100	\$1,000	\$100
Maintenance Fee	\$7 monthly if balance falls below \$1,500 No per item fee up to 100 items	\$7 monthly \$0.10 per ledger item fee Earnings credit applied toward fee, see below	\$10 monthly \$0.12 per ledger item after first 50 items \$0.10 per deposit item after first 50 items	\$10	\$0.50 per deposit \$0.10 per deposit item after first 50
Minimum Daily Collected Balance	\$1,500	\$0.00	\$0.00	\$1,000	\$100
Interest Paid	N/A	N/A	Monthly	Monthly	Quarterly
Check Imaging	YES	YES	YES	YES	N/A
Deposit Bag With or Without Lock	Available	Available	Available	Available	Available

(1) Business Volume Checking - A monthly fee of \$7.00 and a per ledger item of \$.10 is assessed. An earnings credit will offset some or all of the monthly charges. The earnings credit is derived by multiplying the account's average collected balance by the 91-day Treasury Bill rate. The Treasury Bill rate is adjusted weekly.

(2) Business NOW Account -This type of deposit account is only available for Sole Proprietorship and Non-Profit organizations.

(3) Money Market Business and Savings Accounts -Six (6) pre-authorized debits are allowed each month where no more than three (3) can be made by check. For a higher interest rate, the Rock Solid Money Market Account is available. A minimum average daily collected account balance of \$25,000.00 must be maintained for this account.

Certificates of Deposit and Individual Retirement Accounts are also available at competitive interest rates.

Account transactions and balances are reported and contained in one monthly statement mailing. This includes transaction activity, balance information, and history for checking and savings accounts, overdraft lines of credit, and home equity lines of credit.

Early withdrawal penalty may be assessed if account is closed within ninety (90) days from open date.

Terms and conditions are subject to change.