

COMPARE BUSINESS CHECKING ACCOUNTS

	BASIC CHECKING	BASIC INTEREST CHECKING <i>For sole Proprietors and Nonprofits</i>	ADVANTAGE CHECKING	ADVANTAGE INTEREST CHECKING <i>For sole Proprietors and Nonprofits</i>	CIVIC CHECKING
Minimum Balance	No minimum balance	No minimum balance	No minimum balance	No minimum balance	\$5,000
Monthly Service Fee	\$3	\$3	\$10 earnings credit*	\$10 earnings credit*	\$3
Interest Bearing		✓		✓	
Rapid Remote Deposit**	✓	✓	✓		
After Hours Depository	✓	✓	✓	✓	✓
Merchant Credit Card Services**	✓	✓	✓	✓	✓
Employee Direct Deposit**	✓	✓	✓	✓	✓
Vendor Payments and Receivables**	✓	✓	✓	✓	✓
Free Business Debit Card	✓	✓	✓	✓	✓
Writing Check Privilege	✓	✓	✓	✓	✓
Free E-statements	✓	✓	✓	✓	✓
Online Banking**	✓	✓	✓	✓	✓
Check Images	✓	✓	✓	✓	✓
Free 24-hour Telephone Banking	✓	✓	✓	✓	✓
Free Automatic Transfers to/from Checking, Loans, Savings	✓	✓	✓	✓	✓
Business Credit Card**	✓	✓	✓	✓	✓
Safe Deposit Box**	✓	✓	✓	✓	✓

continued ...

COMPARE BUSINESS CHECKING ACCOUNTS CONTINUED ...

	BASIC CHECKING	BASIC INTEREST CHECKING <i>For sole Proprietors and Nonprofits</i>	ADVANTAGE CHECKING	ADVANTAGE INTEREST CHECKING <i>For sole Proprietors and Nonprofits</i>	CIVIC CHECKING
Wire Transfer**	✓	✓	✓	✓	✓
Signature Guarantee	✓	✓	✓	✓	✓
Notary Services	✓	✓	✓	✓	✓
Positive Pay (check fraud prevention)**	✓	✓	✓	✓	✓

*A daily calculation of interest paid on idle funds that reduce bank service charges. A calculated amount is then used to pay for banking fees. Therefore, customers with larger deposits and balances tend to pay lower bank fees for their accounts.

**Applicable fees apply.