

# COMPARE BUSINESS CHECKING



	Business Value Checking	Business Relationship Checking	Non-Profit Checking	Business Analysis Checking	Municipal Analysis Checking	IOLTA/IOREBTA Checking
Minimum Balance to Open	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
Monthly Service Charge	N/A	\$12.00	N/A	\$12.00	\$12.00	N/A
Minimum Balance to Avoid Service Charge	N/A	Monthly average combined balance of \$10,000.00 or monthly average combined balance of \$15,000.00 in BRC, BSS and BMMA <sup>1</sup> accounts with the same tax identification number.	N/A	Earnings credit reduces or eliminates monthly service charge	Earnings credit reduces or eliminates monthly service charge	N/A
Number of Free Transactions per Month	100	300	200	N/A	N/A	N/A
Per Transaction Charge	\$0.25 after 100	\$0.25 after 300	\$0.25 after 200	\$0.12 each	\$0.12 each	N/A
Periodic Statement	Paper Statements*** E-Statements available	Paper Statements E-Statements available	Paper Statements*** E-Statements available	Paper Statements E-Statements available	Paper Statements E-Statements available	Paper Statements E-Statements available
Statement Frequency**	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Inactivity Fee	5.00 per month if no activity for one (1) year and account balance is below \$1,000.00	5.00 per month if no activity for one (1) year and account balance is below \$1,000.00	5.00 per month if no activity for one (1) year and account balance is below \$1,000.00	5.00 per month if no activity for one (1) year and account balance is below \$1,000.00	5.00 per month if no activity for one (1) year and account balance is below \$1,000.00	N/A
Online Banking Access with Business Entitlements	✓	✓	✓	✓	✓	✓
Online Bill Pay	✓	✓	✓	✓	✓	✓
Direct Connect with QuickBooks®	✓	✓	✓	✓	✓	✓
Business Visa Debit Card	✓	✓	✓	✓	✓	N/A
Business Credit Cards Visa Platinum Edition Visa Platinum Rewards Edition	Available	Available	Available	Available	Available	Available
Mobile Check Deposit	Available	Available	Available	Available	Available	Available
Sweep/Zero Balance	N/A	N/A	Available	Available	Available	N/A
<b>CASH MANAGEMENT</b>						
Remote Deposit Capture	N/A	N/A	N/A	Available	Available	Available
ACH File Origination	N/A	N/A	N/A	Available	Available	Available
Online Wire Origination	N/A	N/A	N/A	Available	Available	Available
Check Positive Pay	N/A	N/A	N/A	Available	Available	Available
ACH Block and Filter	N/A	N/A	N/A	Available	Available	Available
Account Reconciliation	N/A	N/A	N/A	N/A	N/A	N/A
Merchant Credit Card Processing	Available	Available	Available	Available	Available	Available
Lockbox Services	N/A	N/A	N/A	Available	Available	Available
Business Line of Credit Sweep	N/A	N/A	Available	Available	Available	N/A
Deposit to Deposit Overdraft Transfer	Available	Available	Available	Available	N/A	N/A

\* IRS 501(c) (3) status documentation required.  
 \*\* Business account statements cycle on the last business day of the month and include check images.  
 \*\*\* There is a \$2.00 monthly paper statement fee for this account. You can waive this fee by enrolling in E-statements to receive monthly statements electronically.  
 Other terms and conditions apply. Please see our Business Deposit Account Agreement, Account Disclosures and Schedule of Fees and Charges for more information.  
<sup>1</sup>BRC - Business Relationship Checking, BSS - Business Statement Savings, BMMA - Business Money Market Account