

Business Checking Accounts

	Small Business Checking	Commercial Checking	Nonprofit Checking
	Streamlined account for small businesses that have fewer monthly transactions and no minimum monthly balance requirement.	Robust checking account for businesses that have treasury management needs, maintain higher balances, or have high transaction volume.	Special dividend-earning checking account for 501(c)(3) nonprofit organizations with higher monthly transaction levels and no minimum balance requirement.
Minimum Opening Balance	\$25	\$100	\$100
Monthly Maintenance Fee	\$5 Waived with paperless statements	\$5 Waived with paperless statements	\$5 Waived with paperless statements
Minimum Average Daily Balance (ADB) Monthly Fee	None	Fees and balances will be determined through Account Analysis ¹	Fees and balances will be determined through Account Analysis ¹
Minimum ADB Monthly Fee Offset	N/A	Fees and balances will be determined through Account Analysis ¹	Fees and balances will be determined through Account Analysis ¹
Transaction Fees	100 non-electronic items/month (i.e. deposit slip, checks deposited, etc.) \$0.15 each additional	Fees and balances will be determined through Account Analysis ¹	Fees and balances will be determined through Account Analysis ¹
Account Transfers	FREE	FREE	FREE
Cash Processing	FREE	FREE	FREE
Account Analysis (eligible for earnings credit to offset fees)	No	Yes	Yes
Dividend Earnings/Rate	No	No	Yes
Digital Banking	FREE	FREE	FREE
Sweep Capabilities	No	Yes	Yes
ACH Origination	No	Yes	Yes
Commercial Remote Deposit Capture	Yes	Yes	Yes
Positive Pay (coming soon)	Yes	Yes	Yes

¹Interested in optimizing your cash management? Contact Member Business Services Treasury Management.