



COMMERCIAL BANKING PRODUCT COMPARISON

Accounts & Features	Business Manager Checking	Business Manager Plus Checking	Institutional NOW Checking (Non-Profit Only)	Business Savings Account	Business Money Market Account	Business Certificate of Deposits
Minimum Opening Deposit	\$25	\$25	\$25	\$25	\$25	\$1,000
No Monthly Fee with a Daily Balance of	\$1,000	\$0	\$1,000	\$0	\$1,000	N/A
Monthly Service Fee if Balance Falls Below Minimum	\$10	\$0	\$10	\$0	\$10	N/A
Interest Bearing	No	Yes	Yes	Yes	Yes	Yes
Minimum Daily Balance to Earn Interest	N/A	\$10,000	\$0.01	\$0.01	\$0.01	\$1,000
MasterCard Debit Card	Yes	Yes	Yes	No	Yes	No
Transaction Limitations	No	No	No	Yes	Yes	Yes

Business Digital Banking & Cash Management Services

Mobile Banking
Multi-User Setup
External Transfers
Mobile Check Deposit
Bill Pay

Wire Origination
ACH Origination
ACH / Check Positive Pay
Remote Deposit Capture
Merchant Services