



Business Checking Comparison

	Business Checking	Business Interest Checking
Description	For business owners with low to moderate account activity	For business owners who would like to earn interest
Minimum Opening Deposit	\$0	\$0
Monthly Service Charge	\$0	\$10 waived with \$5,000 average monthly balance
Interest	None	Yes
Transaction fees for checks written and deposited	First 200 transactions are free each month, then \$0.15 per item	First 400 transactions are free each month, then \$0.15 per item
Cash Deposited	First \$5,000 free each month, then \$0.10 per \$100	First \$10,000 free each month, then \$0.10 per \$100
Online Banking	Free - single & multiple users	Free - single & multiple users
Mobile & Remote Deposits	Free	Free
Cleared Check Images	Free	Free
Bill Pay	Free	Free
Visa Debit Card	Free	Free
Cash & Coin Orders	Free	Free
Statements	Free eStatements or \$2 mailed paper statements	Free eStatements or \$2 mailed paper statements
Wires (Domestic/International)	\$10 incoming/\$20 outgoing \$10 incoming / \$50 outgoing	\$10 incoming/\$20 outgoing \$10 incoming / \$50 outgoing
Online transfers, ACH, ATM, Visa Debit Card & Direct Deposit transactions	Free	Free

changes effective 11/1/2018