



BUSINESS ACCOUNTS



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Business Accounts

When your business succeeds, the entire community succeeds. As a community based bank, we want to help you realize and exceed your goals. Our team is dedicated to helping you give your business a solid financial foundation with a large selection of banking services to suit your needs.

- Achieve Business Interest Checking
- Progress Business Checking
- Success Business Checking
- Quest Business Checking
- Outlook Business Savings
- Community Interest Checking
- Community Savings
- FarmWise Checking
- Transaction Details
- Additional Services

Achieve Business Interest Checking

This Account Is Best For You If: Your business has average transactions and looking to earn interest on balances over \$1,000. If you want to earn interest on your account balances yet have all the conveniences that come from a checking account, this is a great option for you.

- \$500 minimum opening desposit
- Earn interest with daily balance of \$11,000 or more
- \$15 monthly service charge if average balance falls below \$500
- See disclosures for current transaction fee costs.

Progressive Business Checking

This Account Is Best For You If: Your business is well established and conducts many transactions. This highly flexible account gives you the best of both worlds – a low starting balance with the ability to generate earnings credit as your balance increases to offset account fees.

- \$100 minimum opening desposit
- Earnings credit is calculated on average available balance to offset fees
- \$15 monthly service charge
- See disclosures for current transaction fee costs.

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Success Business Checking

This Account Is Best For You If: You are a new business just getting started or a small business that does not conduct a large volume of transactions. One of our most popular business accounts, Success Business Checking, is basic and easy, but still offers all the features a small business or one that's just starting out needs.

- \$100 minimum opening desposit
- No monthly service charge
- See transaction details for examples of each transaction category
- Transaction fees
 - \$0.25 per transaction over 250 per statement cycle
 - Transactions include deposits, deposited items, checks and ACHs.

Quest Business Money Market

This Account Is Best For You If: You have long-term savings goals, but want the flexibility to increase your balance through tiered interest earning.

The Quest Business Money Market Account is a premium money market account for those businesses or organizations that have a higher opening balance and want to grow their savings from there. There are four tiers of interest rates, making this money market account a great way to realize your long-term savings goals, and get the flexibility and accessibility you need.

- \$5,000 minimum opening desposit
- Limited check access to funds
- \$15 monthly service charge if account falls below \$5,000
- Earn interest on entire balance at tiered rates
 - Tier 1: \$0.01 to \$49,999.99
 - Tier 2: \$50,000.00 to \$99,999.99
 - Tier 3: \$100,000.00 to \$199,999.99
 - Tier 4: \$200,000.00 and over

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Outlook Business Savings

This Account Is Best For You If: Your business prefers simplicity and doesn't want to worry about fluctuating balances.

The Outlook Business Savings Account offers businesses the simple, hassle-free features you want in a money-building account with a low opening balance requirement. It's ideal for the business or organization that wants to grow savings without worrying about fluctuating balances.

- \$200 minimum opening desposit
- \$5 monthly service charge if average balance falls below \$200
- \$3 fee per withdrawl if over 4 per month
- Earn interest on entire balance at tiered rates
 - Tier 1: \$0.01 to \$4,9999.99
 - Tier 2: \$5,000.00 and over

Community Interest Checking

This Account Is Best For You If: Your business prefers simplicity and doesn't want to worry about fluctuating balances.

The Outlook Business Savings Account offers businesses the simple, hassle-free features you want in a money-building account with a low opening balance requirement. It's ideal for the business or organization that wants to grow savings without worrying about fluctuating balances.

- \$200 minimum opening desposit
- \$5 monthly service charge if average balance falls below \$200
- \$3 fee per withdrawl if over 4 per month
- Earn interest on entire balance at tiered rates
 - Tier 1: \$0.01 to \$4,9999.99
 - Tier 2: \$5,000.00 and over

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Community Savings

This Account Is Best For You If: You are a non-profit organization that would like a lower daily balance requirement, but still save for the future.

The Community Savings Account is specifically designed for non-profit organizations. It gives you access to all of the features that make saving easy while allowing you to maintain a lower daily balance. Also, it pairs well with our Community Interest Business Checking Account.

- Available only to non-profit organizations
- 100 minimum opening deposit
- \$5 monthly service charge if average balance falls below \$200
- \$3 fee per withdrawal if over 4 per month
- Earn interest on entire balance

FarmWise Business Checking

This Account Is Best For You If: You are a farmer who has seasonal fluctuations in your balances.

- Available only to farmers
- \$5,000 minimum opening deposit
- Earn interest with daily balance of \$37,000 or more
- \$15 monthly service charge if average balance falls below \$37,000
- \$3 fee per withdrawal if over 4 per month
- Transaction Fees
- \$0.15 per transaction over 50 per statement cycle
- Transactions include deposits, deposited items, checks and ACHs.

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Transaction Details

Transactions processed on an account fall within one of the categories below. If transaction fees apply, the cost associated with each category is listed on the account details within this brochure.

Deposit: branch deposits, mobile deposits, remote deposits

Deposited item: the checks included within a deposit

Check: checks, over the counter withdrawals at a branch, \$3 fee per withdrawal if over 4 per month

ACH: automatic debit, automatic credit, direct deposit

AFT: online banking transfer between accounts, online loan payment and advances, automatic transfer between accounts

POS: debit card transactions

ATM: ATM transactions

Additional Services

Business checking accounts are eligible for online banking, telephone banking, eProducts and a free initial business debit card, subject to approval.

Cash management services may be available, but require separate agreements and an additional monthly service charge.

Cash Management Services

Below is a list of possible cash management services available to our business account customers. This is not an all-inclusive list.

- ACH Manager
- BankWise App
- BankWise Online Banking
- Bill Payment
- checXchange
- Mobile Deposit
- Positive Pay
- Remote Deposit Capture
- Retail Lockbox
- Wire Manager

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