



BUSINESS CHECKING SOLUTIONS

Business Thrifty

Basic Business

Business Analysis

Primary Users

This account is offered to part-time or seasonal businesses and associations.

This “starter” account is offered to most new businesses, non-profits, and unincorporated associations with deposits of less than 40 items per month.

This is our standard business account, where earnings credits calculated on balances may offset or eliminate any monthly service charges based on account activity.

Opening Deposit

\$100

\$100

\$100

Additional Features

- No minimum balance required
- 240 free ISSB single personal sized checks per year
- Internet access to account information is available

- No minimum balance required
- Free deposits
- Earnings credit rate of \$0.15 per \$100 average collected balance
- Internet access to account information is available

- No minimum balance required
- Earnings credit is calculated on 89.75% of average collected balance; may offset fees
- Internet access to account information is available

Fee Structure

- \$0.25 per debit

- Maintenance fee: \$4.00 per month
- Written checks or debits: \$0.20 each
- Credit items: No charge
- Deposit items: No charge

- Maintenance fee: \$7.50 per month
- Written checks or debits: \$0.15 each
- Credit items: \$0.20 each
- On-Us deposit items: \$0.03 each
- Clearing items: \$0.04 each
- Transit items: \$0.04 each
- Negative average collected balance: bank’s base rate plus 2% (Reserve requirement: 10.25%)