

**Business - Commercial Checking Account**



**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per statement cycle will be charged after 12 months of inactivity.

**PROCESSING ORDER.** In the normal course of business, items presented for deposit to and/or payment from an account during a business day are attempted to be posted to the account at the end of that business day. All deposits/credits are posted to the account before requests for withdrawals/debits. Items are sorted for posting by transaction code, serial number (if available), and finally amount. Generally, debit transactions in which cash or credit has already been issued will be posted first. These include, but are not limited to, teller line transactions, wire transfers, cashed checks, and bank fees. Electronic transactions are generally posted next, and checks are posted after that in serial number order. If there are multiple items within a transaction code presented against an account, and there is no serial number to order them by, then the similar items will be paid in order of lowest amount to highest. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

**Credit against fees** - This account features an earnings credit which is applied to reduce or eliminate fees on the account. If the earnings credit exceeds the fees for any period, you will be assessed no fees but you will not be paid, carry forward, or otherwise receive credit for any excess earnings credit.

The earnings credit will be calculated by applying the periodic earnings credit rate to the average daily balance in the account for the period. Currently, the periodic earnings credit rate for your account is .35%. At any time and at our discretion, the periodic earnings credit rate may change. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing by the number of days in the period. The period we use is the monthly statement cycle.

You do not need to maintain any minimum average balance during the monthly statement cycle in order to receive the credit.

Monthly Service Charge	\$7.50
Deposits/Credits	\$0.05
Checks/Debits	\$0.10
Deposited Items On-U's	\$0.05
Deposited Items Local	\$0.10
Deposited Items Foreign	\$0.10
ACH Credits/Debits	\$0.05

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

