

Business Deposit Products

2026

	Small Business Checking	Business Checking	Business Analysis Checking	Business Advantage Checking	Business Interest Checking	Business Sweep Checking	Business Savings	Business Money Market	Business CD
Opening Deposit	\$100.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$100.00	\$1,000.00	\$2,500.00
How to Avoid Service Charge	N/A	Maintain an average daily balance of \$2,500	Based on your balances, you can receive a soft earnings credit to offset analyzed service fees each month.	Maintain an average monthly combined collected balance of \$25,000**	Maintain an average daily balance of \$5,000	Maintain an average daily balance of \$10,000	Maintain an average daily balance of \$1,000 or a combined average daily balance of \$0.01 or more in an eligible Business Checking account*	Maintain an average daily balance of \$2,500	N/A
Service Charge	N/A	\$20.00	\$12.00	\$25.00	\$25.00	\$25.00	\$5.00	\$25.00	N/A
Analyzed Statements	No	No	Yes	Yes	No	No	No	No	No
Earnings Credit Rate	N/A	N/A	0.40%	0.00%	N/A	N/A	N/A	N/A	N/A
Mailed Statements & eStatements	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	N/A
Interest Bearing					✓	✓	✓	✓	✓
Transaction Limitations & other fees	Up to 150 combined debits and credits at no charge. Additional transactions will be charged at 55 cents per item.	Up to 350 combined debits and credits at no charge. Additional transactions will be charged at 40 cents per item.	Transactions will be charged at 65 cents per deposit, 16 cents per debit, and 11 cents per deposited items.	Up to 350 combined debits and credits at no charge. Additional transactions will be charged at 40 cents per item.	Up to 350 combined debits and credits at no charge. Additional transactions will be charged at 40 cents per item.	Up to 500 combined debits and credits at no charge. Additional transactions will be charged at 40 cents per item.	Unlimited	Unlimited	Restricted
Cash Processing	Cash deposited and furnished is charged at \$1.50 per \$1,000 over \$5,000 per statement cycle.	Cash deposited and furnished is charged at \$1.50 per \$1,000 over \$10,000 per statement cycle.	Cash deposited and furnished is charged at \$1.50 per \$1,000 per statement cycle.	Cash deposited and furnished is charged at \$1.50 per \$1,000 over \$15,000 per statement cycle.	Cash deposited and furnished is charged at \$1.50 per \$1,000 over \$15,000 per statement cycle.	Cash deposited and furnished is charged at \$1.50 per \$1,000 over \$20,000 per statement cycle.	Cash deposited and furnished is charged at \$1.50 per \$1,000 over \$5,000 per statement cycle.	Cash deposited and furnished is charged at \$1.50 per \$1,000 over \$5,000 per statement cycle.	N/A
Debit Card w/ Chip	✓	✓	✓	✓	✓	✓			
Digital Banking	Online and Mobile Banking, Business Bill Pay, Mobile Check Deposit, eStatements, QuickBooks ready	Online and Mobile Banking, Business Bill Pay, Mobile Check Deposit, eStatements, QuickBooks ready	Online and Mobile Banking, Mobile Check Deposit, eStatements, QuickBooks ready, Eligible for Treasury Management Suite	Commercial Online and Mobile Banking, Online Wire Access, Check & ACH Positive Pay, Business Bill Pay, Mobile Check Deposit, eStatements, QuickBooks ready	Online and Mobile Banking, Business Bill Pay, Mobile Check Deposit, eStatements, QuickBooks ready	Online and Mobile Banking, Business Bill Pay, Mobile Check Deposit, eStatements, QuickBooks ready	Online and Mobile Banking, Mobile Check Deposit, eStatements, QuickBooks ready	Online and Mobile Banking, Mobile Check Deposit, eStatements, QuickBooks ready	Online and Mobile Banking, eStatements, QuickBooks ready

*We calculate combined balances using the average daily balances of your linked accounts under the same name.

**Must have the same owner/reporting EIN to be considered combine balances.

