



# Business Checking Account Quick Reference Guide

	<u>SMALL BUSINESS CHECKING</u>	<u>ADVANCED BUSINESS CHECKING</u>	<u>BUSINESS INTEREST CHECKING</u>	<u>ANYTIME BUSINESS CHECKING BUNDLE</u>	<u>COMPETE COMMERCIAL CHECKING</u>
<b>Perfect Account For...</b>	Small to medium sized businesses with limited banking activity, low minimum balances and low transaction volumes.	Small to medium businesses that have no Treasury Management product needs, balances less than \$100,000 and have fewer than 200 transactions per month.	Interest-bearing, low cost account for sole proprietors, government entities, clubs and associations, and other non-profit organizations.	Small to medium-size businesses that have limited treasury product needs, but would like a solution for processing and accessing funds from checks faster.	Medium to large business clients who have treasury needs, maintain an average balance of \$100,000 or more and have more than 200 transactions per month.
<b>No Monthly Maintenance Fee</b>	✓ NO minimum balance	✓ \$2,500 minimum balance	✓ \$3,000 minimum balance	✓ \$25,000 average collected daily balance	✓ With earnings credit allowance <sup>8</sup>
<b>Free Visa Check Card</b>	✓	✓	✓	✓	✓
<b>No Annual Fee Visa Business Credit Cards<sup>6</sup></b>	✓	✓	✓	✓	✓
<b>Free Credit Card Rewards Programs (Cash Back Savings &amp; AmaZing Rewards<sup>4</sup>)</b>	✓	✓	✓	✓	✓
<b>Free Enrollment in Advantage Banking with Free Personal Checking Accounts for Employees<sup>5</sup></b>	✓	✓	✓	✓	✓
<b>FDIC Coverage</b>	✓ 100% on all balances until 12/31/09	✓ 100% on all balances until 12/31/09	✓	✓ 100% on all balances until 12/31/09	✓ 100% on all balances until 12/31/09
<b>No Charge for Specific Number of Checks, Withdrawals or Deposits</b>	✓	✓	✓	✓	✓ With earnings credit allowance <sup>8</sup>
<b>Free Safe Deposit Box for one year<sup>3</sup></b>	✓	✓	✓	✓	
<b>Free Business Owner Checking Account<sup>2</sup></b>	✓	✓	✓	✓	
<b>Free Internet Banking</b>	✓	✓	✓	✓	
<b>Free Bill Pay<sup>1</sup></b>					
<b>Free Online Check Images</b>					
<b>Free eStatements</b>					
<b>Earns Interest</b>			✓		
<b>Access to Remote Deposit™ and other Innovative Treasury Management Solutions</b>				✓ Free Remote Deposit scanner! <sup>7</sup>	✓

See Business Account Terms for all fees, terms and conditions.

<sup>1</sup> Pay up to 20 bills online every month for FREE. Additional fees may apply for other services.

<sup>2</sup> Periodic maintenance fee waived for one (1) Business Owner Checking account while maintaining business checking account.

<sup>3</sup> One (1) 3" x 5" or smaller box; where available and while supplies last; refundable key deposit required.

<sup>4</sup> First year's annual fee of \$25 waived for new business credit card customers.

<sup>5</sup> Eligibility qualifications apply. Please see Advantage Banking brochure for full details.

<sup>6</sup> With approved credit. Annual Fee waived on Visa Business and Purchasing credit card if minimum of \$2,500 per card per year is charged

<sup>7</sup> New Remote Deposits customers only. Free TS215 scanner with a three year contract. Fees imposed for early termination of contract.

<sup>8</sup> Monthly account charges may be offset entirely or in part by the earnings credit calculated on your collected balance adjusted for reserve requirement and FDIC assessment.