



	minimum balance*	monthly minimum balance fee*	pays interest	rates	monthly transaction limitations**	statement
<b>business</b> our traditional savings account	\$250	\$1.00/month	✓	variable	6 withdrawals	eStatement monthly
<b>firstrate business money market</b> allows higher interest to be earned on tiered balances while allowing access to your funds	\$5,000	\$9.00	✓	variable	6 withdrawals	monthly
<b>business sweep</b> sweep funds in excess of your chosen target balance to an interest bearing account available with analyzed checking only	n/a	\$5.00 (service charge)	✓	variable	n/a	monthly
<b>certificate of deposit</b> terms 90 days to 5 years	n/a	n/a	✓	fixed	penalty for early withdrawal	online only

\* Minimum balance fee will be waived for daily balances maintained over minimum requirement.

\*\* You make no more than six preauthorized withdrawals, automatic or telephonic transfers, checks, drafts and debit card or other similar transactions from the account per month or statement cycle. Money Market and savings account holders may make unlimited withdrawals or transfers from the account if they are conducted in person, by mail or via ATM.