

CHECKING

	Minimum Balance*	Monthly Minimum Balance Fee*	Interest	Rates	Transaction Limitations**	Statement
Small Business <i>Exclusively for businesses with limited transaction volume</i>	N/A	No	No	N/A	75 debits/credits 175 deposited items per month. Additional items \$.15 per item.	Monthly e-Statement Only
Regular Business <i>For businesses with moderate transaction volume</i>	\$5,000	\$10.00	No	N/A	150 debits/credits 350 deposited items per month. Additional items \$.15 per item.	Monthly
FirstRate Business <i>Our interest bearing business account</i>	\$10,000	\$10.00	Yes	Tiered	250 debits/credits 750 deposited items per month. Additional items \$.15 per item.	Monthly
Analyzed <i>Utilize business balances to offset service charge</i>	N/A	Varies based on activity & balance	Earnings Credit	N/A	All activity subject to analysis	Monthly

SAVINGS

	Minimum Balance*	Monthly Minimum Balance Fee*	Interest	Rates	Transaction Limitations***	Statement
Business <i>Our traditional savings account</i>	\$250	\$1.00/mo	Yes	Variable	6 withdrawals per month	Quarterly e-Statement Only
FirstRate Money Market <i>Allows higher interest to be earned on tiered balances while allowing access to your funds</i>	\$5,000	\$9.00	Yes	Tiered	6 withdrawals per month	Monthly
Business Sweep <i>Sweep funds in excess of your chosen target balance to an interest bearing account</i> <i>Available with Analyzed Checking Only</i>	N/A	\$5.00 (Service Charge)	Yes	Tiered	N/A	Monthly
Certificate of Deposit <i>Terms 90 days to 5 years</i>	N/A	No	Yes	Fixed	Penalty for early withdrawal	Online Only

*Minimum Balance Fee will be waived for daily balances maintained over minimum requirement **"Items" include checks paid, ACH debit and credits, deposits and deposited items

***You may 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 account holders may make unlimited withdrawals or transfers from the account if they are conducted in person, by mail or via ATM.

Additional Services:

ACH Origination
Automatic Transfers
Cash Management Services
Cashiers Checks/Money Orders

Courier Service
Direct Deposit
e-banking
e-Statement

Merchant Services
Mobile Banking
Night Drop
Notary

Online Bill Pay
Safe Deposit Box
Visa Credit Card
Visa Debit Card