

Faster, more efficient solutions for small business owners to grow their companies.

Compatible with Small Business Checking Accounts

Basic Business Checking

- ✓ No initial deposit requirement
- ✓ No minimum balance requirement
- ✓ No monthly maintenance fees
- ✓ Unlimited item processing (debits, credits, and deposited items)

Business Interest Checking

- ✓ 1.01% APY*
- ✓ \$100 initial deposit requirement
- ✓ \$5,000 average daily balance requirement
- ✓ Up to 100 free items per month¹

¹ Per-item processing fee: over 100 items per month \$.50 each (includes debits, credits, and deposited items)

Package Pricing (via Account Analysis)

Description	Included	Overage
Monthly Account Maintenance	First Account FREE	\$25
Online Stop Payments	First Stop Payment FREE	\$15
NSF Item	N/A	\$25
Cashier's Check	\$0	\$10
Manual Domestic Wire	N/A	\$35
Manual International Wire	N/A	\$75
Online Domestic Wire	First Two FREE	\$15
Online International Wire (USD)	First Wire FREE	\$50
Check Positive Pay	First Two Exceptions FREE	\$7
ACH Payments	First 15 Payments FREE	N/A
	Payments 16+	\$1 + \$1 Batch Fee
Same-Day ACH Payments		\$1.50 + \$1 Batch Fee

Fees are billed on or about every 15th of the following month as one lump sum for all previous month activity

Breakdown of fees are available via monthly Account Analysis Statements (available via eStatements)

Package is not Earnings Credit Rate (ECR) eligible

Service Limits (Standard)

	Daily \$ (max)	Per Item (max)	Daily Items (max)
Online Wires	\$100K	\$100K	10 Wires
ACH Credit Organization	\$100K	\$100K	250 Entries
Mobile Check Deposit	\$25K	\$25K	10 Checks

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* The Annual Percentage Yield (APY) is accurate as of [current date]. The interest rate and corresponding APY for this account is variable and is set at our discretion. This is a tiered variable rate account. Interest rates may change as often as daily without prior notice. Fees may reduce earnings.

	Desktop	Mobile
Information Reporting	Transaction detail search	Transaction detail search
	Daily transaction report	Daily transaction report
	Cleared check images	Cleared check images
	Incoming/outgoing wire details	Incoming/outgoing wire details
Account Transfers	Single/recurring transfers	Single transfers
Stop Payments	Manual single/range stop payments	Single/range stop payments
Online Wires	2:30 PM PT cut-off time	Wire originations based on templates Dual wire approval required (initiator/approver)
	Dual wire approval required (initiator/approver)	
	Repetitive wire templates ²	
	Semi-repetitive wire templates ³	
	Domestic/international USD wire capabilities	
ACH Credit Origination	6 PM PT cut off time	6 PM PT cut off time
	Dual wire approval required (initiator/approver)	12 PM PT Same-day ACH cut-off time
	Single/recurring payments based on templates	Dual approval required (initiator/approver)
	12PM PT cut-off time same-day ACH payments	Single/recurring payments based on templates
Check Positive Pay (Fraud Prevention)	7 PM PT cut-off time (issue input/output)	11 AM PT cut-off time (exception decisioning)
	11 AM PT cut-off time (exception decisioning)	
	Cleared checks matched to check number, issue date, amount	
Premium Business Billpay	12 PM PT cut-off time for ACH/Electronic Payments	N/A
	1 PM PT cut-off time for Check Payments	
	Dual approval available (initiator/approver)	
	Single/recurring payments via check/ACH	
	90 day stale date check policy (printed on every check)	
Mobile Check Deposit	N/A	8 PM PT cut-off time Single/multi-check deposit per session Email notifications confirming deposit(s)

² Dollar amounts and beneficiary information are NOT editable

³ Dollar amounts and beneficiary information are editable