



Business Checking and Savings Accounts

| | First Plus Business Checking* | Regular Business Checking* | Business Money Market Account* | Business Savings* | Business Account Analysis* + |
|---|---|---|--|---|--|
| Minimum balance to open account | \$50.00 | No Minimum Balance | \$2,500.00 | \$200.00 | No Minimum Balance |
| Daily minimum balance required to earn interest ** | Interest paid on all balances | Non-Interest Bearing | \$2,500 and up | \$200 and up | Non-Interest Bearing |
| Service Charge | \$5.00/statement cycle | \$5.00/statement cycle | \$6.00/statement cycle | \$6.00/statement cycle | \$5.00/ statement cycle service charge, \$.50 per deposit, \$.15 per debit |
| Minimum balance required to avoid service charge | \$1,000 and up | Balance cannot fall below \$100 on any day in the statement cycle | Balance cannot fall below \$2500 on any day in the statement cycle | Balance cannot fall below \$200 on any day in the statement cycle | Charges may be offset by earnings credit |
| Other Fees | Please see Rate and Fee schedule for all fees | Please see Rate and Fee schedule for all fees | Please see Rate and Fee schedule for all fees | Please see Rate and Fee schedule for all fees | Please refer to Rate and Fee schedule |
| Account Limitations | You may make unlimited deposits and withdrawals | You may make unlimited deposits and withdrawals | You may make unlimited deposits and withdrawals | You may make unlimited deposits and withdrawals | You may make unlimited deposits and withdrawals |

See Truth in Savings Disclosure for more detailed information. *Account is subject to additional fees such as NSF, overdraft and dormant fees. Please refer to the accompanied Rate and Fee schedule for a complete list of fees. + For additional Treasury Management services, please consult with a Treasury Management Specialist for a pricing proposal.

** Interest rates may change at any time. Please refer to the current rate sheet for interest rates and annual percentage yields.

