



# COMMERCIAL & BUSINESS ACCOUNT SOLUTIONS

Member  
**FDIC**



	CHECKING ACCOUNTS				MONEY MARKET ACCOUNTS		
	BUSINESS CHECKING	BUSINESS INTEREST CHECKING	BUSINESS ESSENTIALS Available only with Business Essentials Treasury Services	COMMERCIAL CHECKING	BUSINESS MONEY MARKET ACCOUNTS Checking relationship required for eligibility on some accounts	COMMERCIAL MONEY MARKET ACCOUNTS Available to Commercial Analyzed Checking Account clients only	IOLTA
MINIMUM TO OPEN	\$100	\$100	\$100	\$100	\$100	\$100	\$100
INTEREST TIERS BY BALANCE	N/A	\$5,000 to \$99,999.99 \$100,000 to \$499,999.99 \$500,000 to \$1,999,999.99 \$2,000,000 and above	N/A	N/A	\$2,500 to \$49,999.99 \$50,000 to \$249,999.99 \$250,000 to \$499,999.99 \$500,000 to \$1,499,999.99 \$1,500,000 and above	\$0 to \$49,999.99 \$50,000 to \$249,999.99 \$250,000 to \$499,999.99 \$500,000 to \$1,499,999.99 \$1,500,000 to \$2,999,999.99 \$3,000,000 and above	N/A
MINIMUM TO EARN INTEREST	N/A	\$5,000	N/A	N/A	\$2,500	\$0.01	N/A
SERVICE CHARGE	\$16	\$30	\$40	\$18.50	\$30	\$30	N/A
TO AVOID SERVICE CHARGE	Maintain \$3,000 average daily balance	Maintain \$5,000 average daily balance	May be offset by compensating balances through account analysis; earnings credit may apply	May be offset by compensating balances through account analysis; earnings credit may apply	Maintain \$5,000 average daily balance	Maintain \$5,000 average daily balance	N/A
TRANSACTION LIMITS	\$0.50 per item in excess of 200 transactions	\$0.50 per item in excess of 200 transactions	\$0.50 per item in excess of 200 transactions  Additional fees may apply for treasury management services	Deposit or Credit \$0.58 Check or Debit \$0.17 Deposited Item \$0.13  Additional fees may apply for treasury management services	Six (6) withdrawals or transfers each month. A \$25 excessive service charge will be imposed for each withdrawal exceeding six (6) per monthly statement cycle. Unlimited Credits.	Six (6) withdrawals or transfers each month. A \$25 excessive service charge will be imposed for each withdrawal exceeding six (6) per monthly statement cycle. Unlimited Credits.	N/A
OUT-OF-NETWORK ATM TRANSACTION FEE*	\$3	\$3	\$3	\$3	N/A	N/A	\$3
STATEMENTS	E-Statement	Paper or E-Statement	Paper or E-Statement	Paper or E-Statement	Paper or E-Statement	Paper or E-Statement	Paper or E-Statement
CHECK IMAGES	Not Available	Images in Statements	Images in Statements	Images in Statements	Images in Statements	Images in Statements	Not Available

Subject to change. \*These do not apply when using the Allpoint network. Visit [www.allpointnetwork.com/locator](http://www.allpointnetwork.com/locator) to find the Allpoint ATM nearest you. Refer to Business Schedule of Fees for additional information. Form 165 (Rev. 07/2025)

