



Business Accounts Comparison Matrix

Type of Account:	Business	Business MMDA	Sole Proprietor
Opening Deposit Required:	\$300	\$2,500	\$300
Minimum Balance Fee:	If balance falls below \$500 any day of the statement cycle. \$199.99 or below \$30 / month \$200.00 - \$399.99 \$24 / month \$400.00 - \$499.99 \$20 / month \$500 & over No Charge	\$2,500 & above No Charge Below \$2,500 \$15 / month	If balance falls below \$300 any day of the statement cycle. \$299.99 or below \$7 / month \$300.00 & Over No Charge
Excess Item Charge:	N/A	\$5 per item for more than 3 withdrawals outside bank per statement cycle.	\$0.50 per item over 20
Transaction Limitations:	N/A	6 transactions from your account each statement cycle. Transfers and withdrawals made in person, by messenger, by mail or ATM are unlimited.	N/A
Interest Paid:	No	Yes Interest is compounded and credited monthly.	No

The following services are **FREE** with each account.

- 24 HR Phone Access (FreedomLine24)
- Internet Banking
- Bill Pay
- Check Imaging
- Notary Service