

Business Savings Account

Deposit Limitations

You may make an unlimited number of deposits into your account.

Account Requirements

None

Fees and Charges

The following fees and charges apply to this account:

- Overdraft Charge: \$30.00/item
 - Maximum overdraft charge per day: \$180.00
 - No Charge for overdraft items less than \$5.00
 - No charge if your account balance is between -\$5.00 and \$0.00
- Insufficient Funds: \$30.00/item (maximum \$180.00 per day)
- Telephone Transfers: \$2.00/ Transfer
- Automatic Transfers for Overdraft Protection (per transfer): \$5.00 (\$50.00 increments)
- Extra Statement: \$4.00/statement
- Account Reconciliation/Research: \$30.00/hour (1 hour minimum)

Additional Terms:

- Interest Accrues quarterly, compounds quarterly, credits quarterly
 - At our discretion we may change the interest rate on your account.
- If the account is closed prior to interest posting: Interest is forfeited.

The following additional terms apply to this account: A dormant fee of \$2.00 will be charged each month on balances below \$25.00 if for one year (previous) there has been no activity or other indication in writing from you of an interest in this account.