

## Commercial Checking Accounts -- Brownsdale

We have created a business checking account to fit your business needs.

We invite you to look over the details below.

If you would like to ask any questions about our business checking account, Online Banking for business, or any of our products or services, just talk to one of our Customer Service Representatives.

|                        | Business Checking                                                                                                                                                                   |  |
|------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| Opening<br>Deposit     | \$ 50.00                                                                                                                                                                            |  |
| Balance to avoid a fee | \$10,000 Average Daily Balance                                                                                                                                                      |  |
| Monthly Fee            | \$10 Monthly Fee                                                                                                                                                                    |  |
| Activity Charge        | The first 150 transaction items per monthly statement cycle are free.** \$.15 charge per transaction item will apply to all transaction items over 150 for monthly statement cycle. |  |
| Statements             | No fee for e-statements<br>\$5.00 monthly fee for paper<br>statements                                                                                                               |  |
| Interest               | *Tiered Interest Rates                                                                                                                                                              |  |
| Checks                 | Fees Vary                                                                                                                                                                           |  |
| Account<br>features    | 24-Hour Mobile Banking Free Online Banking No Monthly Fee Business Cash & Check Cards <sup>1</sup> Ready Check Business Line of Credit <sup>1</sup>                                 |  |

| *Daily Balance         | Interest Rate | Annual Percentage Yield (APY) |
|------------------------|---------------|-------------------------------|
| \$0.00 - \$9,999.99    | .00%          | .00%                          |
| \$10,000 - \$49,999.99 | .01%          | .01%                          |
| \$50,000 - or more     | .01%          | .01%                          |

Fees may reduce earnings on account



<sup>\*</sup>Rates are effective as of 12/01/2021 - and may change without notice Rates are based on the daily balance method

<sup>\*\*</sup>Transaction items include all debit items posted to the account and all transit checks deposited to the account.

<sup>&</sup>lt;sup>1</sup>Subject to credit approval and some fees may apply