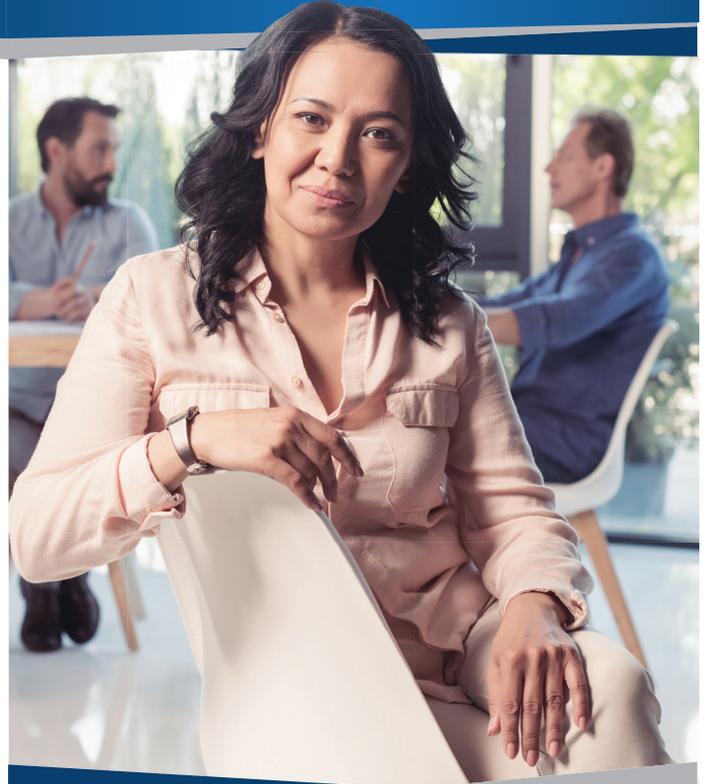


DESIGNED FOR YOUR BUSINESS

See Business Fee Schedule for more information:

1. Replacement card fee may apply. See bank for details.
2. Fee for transactions over 250, \$0.20 per transaction.
3. Paper statement fee \$4.00 per month.
4. The bank charges a fee for each overdraft, see bank's fee schedule. Overdrafts must be repaid within five business days. We do authorize and pay overdrafts for checks and other transactions made using your checking account number, certain ACH transactions and automatic bill payments. We do not authorize and pay overdrafts for ATM transactions and everyday debit card transactions unless you ask us to. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.
5. Must qualify.
6. \$0.50 fee per BillPay transaction over 5 per month
7. ACH and Wire transaction fees apply, see bank fee schedule for more information.



President Checking Account



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Designed for Businesses with Higher Balances and More Transactions

The President Checking Account

If you have a higher volume of transactions and are looking for interest, our President Checking Account is the best. This account includes all the transactions and a dedicated loan, deposit and card services representative.

FEATURES

- Business Debit Mastercard^{®1}
- Online Banking
- **Get 250 combined paper and electronic transactions²**
- Dedicated Loan and Deposit Specialist
- Card Service Representative
- Mobile Banking
- 24/7 on-demand eStatement³
- Overdraft Privilege Protection Available⁴
- Lines of Credit Available⁵
- Maintain a \$10,000 monthly balance to avoid a \$10 monthly fee

Speed up your transactions with a Cash Management Business Bundle:

BUNDLE OPTIONS

Saver Business Bundle *\$3.95 Per Month*

Mobile Deposit

- Mobile check deposit allows you to save time by depositing your checks remotely, anytime, anywhere!

Limited BillPay⁶

- Pay your business bills quickly and easily online. Simplify your accounts payable. Vendors receive a bank deposit or a check in the mail.

Power Business Bundle *\$8.95 Per Month*

ACH⁷

- Fast, secure automated clearing house **ACH payment** solutions so you can more easily manage payroll, vendor payments, and more.

Wire⁷

- Move money fast so you can get back to business. Our **wire transfer** services help you quickly move funds across the country or around the world.

Unlimited BillPay and Mobile Deposit

Business Club *\$10.95 Per Month*

Includes all the features of the Power Business Bundle plus:

Positive Pay

- **Positive Pay** detects fraudulent checks at the point of presentment and prevents them from being paid.

Account Reconciliation

- Provide us with a file of checks issued and we will reconcile your payments to your account.

Other services available, ask a representative.

