

BUSINESS ACCOUNTS

	BUSINESS CHECKING	BUSINESS INTEREST CHECKING	COMMERCIAL ANALYZED CHECKING	BUSINESS MONEY MARKET
DESCRIPTION	Simple business checking to meet your needs	Tiered interest account focused on your business	Designed for large transaction volume and service fee reduction needs	Tiered interest account focused on balance growth
MINIMUM DEPOSIT TO OPEN	\$100	\$100	\$100	\$5,000
PAYS INTEREST	NO	Earns Competitive Variable Interest Rate	NO	Earns Competitive Variable Interest Rate
MONTHLY SERVICE CHARGE	NO	\$10	\$10	\$10
HOW TO WAIVE A MONTHLY BALANCE REQUIREMENT	N/A	Maintain a daily balance of \$2,500	Contact our Treasury Management Team for details	Maintain a daily balance of \$5,000
TRANSACTION LIMITS	First 150 debit transactions are free* (excessive \$0.50 per)	No transaction limit	No transaction limit	6 withdrawals per month (excessive \$5 per)
FEATURES AND BENEFITS	Visa® Debit Card** Free Basic Business Online Banking Free Business Online Bill Pay Free E-statements with images Free Mobile Banking Free Mobile Deposit	Visa® Debit Card* Free Basic Business Online Banking Free Business Online Bill Pay Free eStatement with images Free Mobile Banking Free Mobile Deposit	Offset or eliminate service fees with earnings credit Contact our Treasury Management department for pricing at Treasury@BankSovereign.com	Free Basic Business Online Banking Free Business Online Bill Pay Free E-statements with images Free Mobile Banking Free Mobile Deposit

Fee schedule available upon request. *If account exceeds 150 transactions per month, you may be contacted by your account officer. First 150 debit transactions monthly are free; .50c per debit transaction above 150. **For non-Sovereign Bank ATM transactions, the institution that owns the terminal (or the network) may assess a fee (surcharge) at the time of your transaction, including balance inquiries. 1Normal account opening procedures apply. Additional rates and fees may apply. See bank for details. No minimum balance required to earn APY. For tier information, see rate sheet provided separately.