



## **Business Checking & Savings Accounts:**

	Business Checking	Business Interest Checking	Commercial Analyzed Checking	Business Money Market	Business Cloud Nine Money Market	Business Savings	Non-Profit Checking	IOLTA (Interest on Lawyers' Trust Account)
Description	A business checking account with everything you need to manage your operations with ease.	An interest-earning account that helps your business make the most of its money.	A powerful solution for businesses with high transaction needs - keep more of what you earn.	A flexible business account that grows your balance while keeping cash accessible.	A premium account designed to lift your business savings higher with great rates and flexibility.	A smart way to build reserves and prepare your business for future growth.	A flexible checking solution designed exclusively for nonprofit organizations and charitable entities.	Designed for attorneys and law firms to manage client funds securely and in compliance with legal requirements.
Minimum Deposit to Open	\$100	\$100	\$100	\$5,000	\$100,000	\$100	\$200	\$200
Pays Interest	No	Earns competitive variable interest rate	No	Earns competitive variable interest rate	Earns competitive variable interest rate *minimum of \$100,000 to earn interest	Earns competitive variable interest rate	Earns competitive variable tiered interest rate, daily interest method	Earns competitive variable interest rate
Monthly Service Charge	N/A	\$10	\$10	\$10	\$10	\$3	N/A	N/A
How to Waive a Monthly Balance Requirement	N/A	Maintain daily balance of \$2,500	Contact our Treasury Management Team for details	Maintain daily balance of \$5,000	Maintain daily balance of \$5,000	Maintain daily balance of \$100	N/A	N/A
Transaction Limits	*First 150 debit transactions are free (excessive \$0.50 per)	No transaction limits	No transaction limits	6 withdrawals per month (\$5 per excessive withdrawal)	6 withdrawals per month (\$5 per excessive withdrawal)	9 withdrawals per month (\$5 per excessive withdrawal)	No transaction limits	No transaction limits
Features and Benefits	*Visa® Debit Card, Free Basic Business Online Banking, Free Buisness Online Bill Pay, Free E-Statements with images, Free Mobile Banking, Free Mobile Deposit	*Visa® Debit Card, Free Basic Business Online Banking, Free Buisness Online Bill Pay, Free E-Statements 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@s.bank	Free Basic Business, Online Banking, Free E-Statements with images, Free Mobile Banking, Free Mobile Deposit	Free Basic Business, Online Banking, Free E-Statements with images, Free Mobile Banking, Free Mobile Deposit	Free Basic Business, Online Banking, 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 E-Statements with images, Free Mobile Banking, Free Mobile Deposit	*Visa Debit Card, Free Basic Business Online Banking, Free Business Online Bill Pay, Free E-Statements with images, Free Mobile Banking, Free Mobile Deposit

<sup>\*</sup>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 about 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. Fee schedule available upon request. Normal 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.