



COMPARE OUR BUSINESS SAVINGS ACCOUNTS

Account Type	Relationship Business Money Market ¹	Business Money Market ¹	Certificates of Deposit ²	CDARS ^{®3}
Best If You Want...	An interest-bearing account with a competitive rate that earns higher yields and offers unlimited deposits.	Keep your business's money readily available with the flexibility of limited check writing.	Earn a competitive yield in a time frame that matches your liquidity needs, with terms ranging from 30 days to 7 years and interest compounded daily and credited monthly.	Because larger balances earn you more interest, this account is a big deal and offers you the peace of mind of multi-million dollar FDIC insurance coverage.
Minimum Opening Deposit	\$1,000	\$1,000	\$10,000	\$250,000
Average Daily Balance to Avoid Monthly Fee	\$3,500	\$3,500	N/A	N/A
Balance Earns Interest	✓	✓	✓	✓
Penalty for Early Withdrawal			✓	✓
Maximum Monthly Withdrawals to Avoid Fee	6	6		
Checking Account Required	✓			✓
FREE AccessConnect Business Online Banking & Bill Pay	✓	✓	✓	
Fee-FREE Overdraft Prevention Sweep to Linked Checking Account	✓	✓		

1. Transfers to another account or to third parties by pre-authorized, automatic or telephone transfer are limited to six (6) per statement cycle with no more than three (3) by check, draft, debit card or similar order to third parties. An additional withdrawal fee of \$10 will be charged for each transaction in excess of the above limitations.
2. The Annual Percentage Yield (APY) assumes interest will remain on deposit until maturity. Fees could reduce the earnings. Partial withdrawals of principal are allowed. Amount withdrawn subject to the following penalties: 30 Day up to 1-Year: Three (3) months interest whether earned or not at nominal (simple) interest rate. Over 1 - Year: Six (6) months interest whether earned or not at the nominal (simple) interest rate.
3. CD's issued through CDARS function like traditional CDs in that they have designated maturities and are subject to early withdrawal penalties.