

Checking Accounts Comparison



	Business Checking			Specialized Business Checking	
	1st Business Checking	Next Level Business Checking	Platinum Business Checking	Premier Business Checking	Nonprofit Checking
Perfect for:	Ideal for businesses with a small to moderate number of transactions	Tailor-made for businesses with a moderate number of transactions	Geared to businesses with a moderate number of transactions with Cash Management needs	Best for businesses with multiple entities that have large transaction numbers with Cash Management needs	Designed to meet the needs of each Nonprofit with minimal requirements
Minimum to Open	\$100	\$100	\$1,500	\$100	\$100
Minimum Daily Balance or Transaction Requirements to Avoid Monthly Maintenance Service Charge	\$1,500	\$15,000	\$250,000 ¹	Account Analysis Earnings Credit off-sets fees with the average balance in the account	\$2,500 or two completed external withdrawals
Monthly Maintenance Service Charge	\$10	\$20	\$50	\$7 ²	\$10
Transaction Limits²	250 items, plus up to 300 checks deposited free per statement cycle	First 500 checks paid/deposited per statement cycle	First 750 checks paid/deposited per statement cycle	N/A	250 items, plus up to 300 checks deposited free per statement cycle
Cash Deposited/Purchased	Free	Free	Free	Free	Free
Other Benefits & Features Include:		One free outgoing domestic wire per statement cycle	-Three free outgoing domestic wires per statement cycle -Free cash management ³ -Free Remote Deposit Single Feed Scanner with no monthly fee	This account pays an earnings credit allowance	Eligible for Nonprofit Savings, which earns a 1.00% Annual Percentage Yield for balances of \$100,000 or more

We also offer Pooled IOLTA Checking accounts. Please contact us for more information.

¹ Reflects total of all business deposit account relationships by the same primary Tax ID number.

² Transaction fees and/or other charges may apply, depending upon how you use the account. Please see our Account Rates, Terms and Conditions and Schedule of Fees and Charges for Business Accounts for more information.

³ Cash management fee waived for ACH origination, EFTPS and wires. Subject to approval.

To see more information about account requirements, restrictions or benefits for these products, please contact your local branch.

Included Extras:

All 1st Security Bank business checking accounts share these great benefits and features:

- >Free basic business online banking
- >Free business mobile banking
- >Free bill pay, free debit card
- >Free notary service
- >Multiple user logins with business online banking
- >Free local online banking support and complimentary relationship review service
- >Access to the Money Pass® ATM network for surcharge-free withdrawals nationwide

We Also Offer:

- >Cash management services
- >Remote Deposit Capture
- >Small business loans
- >Commercial Loans
- >Workplace Banking for your employees
- >Health Savings Accounts for your employees