

standard business checking products.



	Essential Business Checking	Elevated Business Checking	Enhanced Business Checking	Analysis Business Checking
Ideal for	Small business with low transaction volume and minimal cash management needs.	Small to medium sized business with moderate transaction volume and moderate cash management needs.	Medium to large sized businesses with high transaction volume and significant cash management needs.	Commercial client with substantial transaction volume and cash management needs.
Monthly Maintenance Fee	\$0	\$50	\$150	\$25
Balance required for 1/2 off monthly fee	—	\$100,000	\$500,000	—
Balance required for waived monthly fee	—	\$250,000	\$1,000,000	—
Combined Item Allowance	\$0.30 per item after 150 items	\$0.30 per item after 250 items	\$0.30 per item after 500 items	—
Exclusive Discounts	—	<ul style="list-style-type: none"> \$29.95 monthly discount for Remote Deposit Capture services. 	<ul style="list-style-type: none"> No fee for Positive Pay services. No fees for incoming domestic and international wire services. \$39.95 monthly discount for Remote Deposit Capture services. 	<ul style="list-style-type: none"> An earnings Credit is applied to reduce or offset monthly maintenance fees and certain transaction fees after the first 10% reserve requirement¹

¹All Cash Management Service Fees and the following Standard Service Fees; Cash Handling Fee, Statement Mailing Fee, Received ACH Debit or Credit.

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	IOLTA Checking MA ¹	IOLTA Checking NH ¹	Community Advantage Checking	1031 Exchange
Ideal for:	Attorneys located in MA who receive client funds to hold with interest earned submitted automatically to the states bar foundation.	Attorneys located in NH who receive client funds to hold with interest earned submitted automatically to the states bar foundation.	Account for municipal agencies, school districts, and non-profit organizations.	Account for sub accounts for 1031 clients to manage their client funds.
Monthly Maintenance	—	—	\$10.00	—
Combined Item Allowance	—	—	\$0.15 for each deposit with no maximum	—
Exclusive Discounts	—	—	<ul style="list-style-type: none"> An Earnings Credit is applied to reduce or offset monthly maintenance fees and certain transaction fees² 	—

¹We cannot offer IOLTA in any other states due to specific state bar association regulations

²All Cash Management Service Fees and the following Standard Service Fees; Cash Handling Fee, Statement Mailing Fee, Received ACH Debit or Credit.

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	Warehouse Checking	Warehouse Pledge	Partnership Accounts
Ideal for	An operating account for standard processing for Warehouse Lending clients.	An account opened at the direction of Warehouse Lending staff to hold funds for a client per their master repurchase agreement.	Account for existing BaaS partners who have a need for an additional operating account to manage their funds.
Monthly Maintenance	—	—	—
Combined Item Allowance	—	—	—
Exclusive Discounts	<ul style="list-style-type: none"> Includes 500 single item ACH debits or credits originated per month. Statement Mailing Fee Waived. No fees for incoming domestic and international wire services. 	<ul style="list-style-type: none"> Statement Mailing Fee Waived. 	<ul style="list-style-type: none"> No fees for incoming domestic and international wire services.