

# EXCHANGE BANK

## COMMERCIAL CHECKING ACCOUNTS

### BUSINESS CHECKING ACCOUNT CHARGES

<b>Maintenance Fee</b>	\$7.50
<b>Each Debit or Credit Item</b>	\$0.15
<b>Deposited Item Fee</b> (on us items and transit items)	\$0.05

**Bill Pay Services:** \$6 monthly fee, 10 FREE Bill Payments and \$0.50 per item thereafter

Earnings Credit on average collected balance applied to service charge less net of reserve requirement. Negative collected balance rate applied to service charge. Please contact us for current rates.

### SMALL BUSINESS CHECKING ACCOUNT CHARGES

<b>Maintenance Fee</b>	\$7.50
If balance falls below \$100 during the month then maintenance fee will be assessed.	
<b>Item Fee</b> (First 75 items are included at no charge)	\$0.15
Items are defined as each deposit, deposited item, check, paper draft and ACH credit and debit.	

**Bill Pay Services:** 10 FREE Bill Payments and \$0.50 per item thereafter

Bounce Protection up to \$750 (subject to approval)

### COMMUNITY ACCOUNT CHARGES

<b>No Minimum to Open</b>	
<b>No Monthly Maintenance Fee with eStatement</b>	
<b>Paper Statement Monthly Fee</b>	\$4.00

### ALL BUSINESS ACCOUNTS RECEIVE:

- ACH Services (if applicable) \$25/month and \$0.15 per item
- FREE Internet Banking
- FREE Business MasterCard Check Card - replacement cards are \$10 each

