

# Business Account Options

CornerStone *Cares*

Account Components	Business Essential	Business Essential Plus	Community Essential*	Business Interest	Business Commercial**	Business Money Market
Minimum Opening Balance	\$50	\$100	\$50	\$100	\$100	\$100
Minimum Balance		\$2,500		\$5,000		\$2,500
Average Monthly Deposit Balance Requirements (to avoid monthly maintenance fees)		\$5,000		\$10,000		\$5,000
Combined Monthly Average of all business deposit accounts by TIN (to avoid monthly maintenance fee)		\$10,000		\$20,000		\$10,000
Monthly Maintenance Fee		\$10		\$15	\$15	\$10
Monthly Per Item Charges	>50 at \$.50 per debit or deposited credit items	>250 at \$.35 per debit or deposited credit items	UNLIMITED	>250 at \$.35 per debit or deposited credit items	Credits \$.35 per item Debits \$.15 per item Deposits \$.10 per item	6 transfers per statement cycle. Excess item fee may apply.
Free Cash Processing Per Month	✓	✓	✓	✓	✓	✓
1st Order Basic Checks FREE	✓	✓	✓	✓	✓	✓
Bill Pay	✓	✓	✓	✓	✓	✓
Free Business Check Card	✓	✓	✓	✓	✓	N/A
Online Banking	✓	✓	✓	✓	✓	✓
Cash Management Services***	✓	✓	✓	✓	✓	✓
Free Image Checks	✓	✓	✓	✓	✓	✓
Night Depository	✓	✓	✓	✓	✓	✓
Monthly CD with images of all deposits and debit items available at additional charge	✓	✓	✓	✓	✓	N/A

\* Community Essential Checking is available to charitable, civic and municipal organizations.

\*\* Business Commercial Checking Accounts are subject to account analysis, which determines monthly service charges. When the account carries a sufficient compensating balance, no monthly service charges are assessed. Earnings Credit: Your business account will receive an earnings credit based on your ledger balance less uncollected funds. This figure is your Average Available Balance. The Average Balance is then reduced by 10% of your ledger balance. The bank then takes this Investable Balance and applies an Earnings Credit Rate. If the resulting Earnings Credit calculation is less than the monthly cost for services, the account is assessed the difference in service charges. If the Earnings Credit is sufficient to cover the monthly cost for services, no service charge is assessed.

\*\*\* Cash Management Services currently offered include: Remote Deposit Capture, Positive Pay, Automated Clearing House (ACH), Merchant Services, Sweeps and Zero Balance Accounts (ZBA).