



NORTHERN

INTERSTATE BANK

BUSINESS DEPOSIT ACCOUNT PRODUCTS

Choice Business Checking

- For businesses with larger transaction volumes
- Monthly maintenance fee - \$1.50
- \$.10 per check paid (written)
- \$.065 per transit item deposited
- Earnings credit to offset service charges (based on account balance)

Small Business Checking

- For businesses with lower transaction volumes
- No monthly maintenance fee
- No minimum balance required
- \$.15 per check paid (written) over 25 (first 25 free)
- \$.10 per transit item deposited over 75 (first 75 free)

Business Checking – Image Statement

- Image statements (copies of paid checks are included w/ monthly statement)
- Monthly maintenance fee - \$10.00
- \$.10 per check paid (written)
- \$.08 per transit item deposited
- Earnings credit to offset service charges (based on account balance)

2-Signature Checking

- AVAILABLE FOR BUSINESS AND PERSONAL
- Image statements (copies of paid checks are included w/ monthly statement)
- Monthly maintenance fee - \$15.00
- \$.50 per check paid (written)
- \$.08 per transit item deposited
- Non-interest bearing
- No earning credit
- Bank monitors all checks for 2 signature requirement.

Public Basic Checking

- Offered to municipalities, schools, and other government and/or public entities
- No Fees
- No minimum balance required
- Non-interest bearing

Choice Public Checking

- Offered to municipalities, schools, and other government and/or public entities
- Minimum balance requirement (daily): \$1,000.00
- Monthly Fee if balance falls below minimum: \$5.00
- Interest bearing (*Call for current interest rates*)
- Minimum balance to obtain interest: \$1,000.00

Super Choice Public Checking

- Offered to municipalities, schools, and other government and/or public entities
- Minimum balance requirement (daily): \$10,000.00
- Monthly Fee if balance falls below minimum: \$10.00
- Interest bearing (*Call for current interest rates*)
- Minimum balance to obtain interest: \$10,000.00

Choice Non-Profit Checking

- Offered to businesses, organizations, and associations operating not-for-profit
- No Fees
- No minimum balance required
- No earnings credit or interest

Business Money Market

- Minimum balance required - \$2,500
- \$5.00 monthly service charge if below minimum balance
- Tiered interest rates
- Minimum balance to earn interest - \$2,500

Choice Money Market

- Available for Business and Personal
- Premium interest rate earned at certain tier(s)
- Minimum balance required - \$25,000
- \$25.00 monthly service charge if below minimum balance
- Tiered interest rates
- Minimum balance to earn interest - \$2,500

Choice Business Savings

- Minimum Opening Deposit \$25
- Minimum to earn interest \$100
- Monthly interest
- Monthly 'Combined Statement' w/ a business checking account

Quarterly Statement Business Savings

- Minimum Opening Deposit \$25
- Minimum to earn interest \$100
- Quarterly interest
- Quarterly Statement