



*You can't be the best,  
if you're only the same!*

# Business Checking

	Simple Business Checking	Classic Business Checking	Ultimate Business Checking
<b>Best For:</b>	Small businesses with limited check writing and deposit activity.	Small businesses that don't originate ACH or deposit electronically.	Small to medium size businesses that wish to originate ACH files and/or make deposits electronically.
<b>Maintenance Fees:</b>	\$9.75 monthly maintenance fee unless the account holder maintains a \$2,500.00 average daily balance.	\$15.00 monthly maintenance fee that may be offset by an earnings credit.	<ul style="list-style-type: none"><li>• \$35.00 monthly maintenance fee that may be offset by an earnings credit.</li><li>• \$50/month Positive Pay service fee for check fraud detection.</li></ul>
<b>Activity Fees:</b>	First 50 transactions (check/debit/deposited item) no charge. \$0.50 for each item over 50 per month.	\$0.20 for each check/debit, deposited item fee of \$0.075 for on-us, \$0.015 local.	\$0.20 for each check/debit, deposited item fee of \$0.105.
<b>eServices:</b>	<b>iBizBank</b> – no ACH services, includes tiered employee access, and BusBillPay. No security token used at login.	<b>iBizBank Desktop &amp; Mobile</b> – no ACH services, includes tiered employee access, and BusBillPay. No security token used at login.	<b>iBizBank Desktop &amp; Mobile</b> – includes ACH services, tiered employee access, BusBillPay, and eXpressDeposit. A security token is used at login.