



SMALL BUSINESS CHECKING

ACCOUNT DISCLOSURE

BALANCE INFORMATION	
Minimum Amount to Open Account	\$1.00
Minimum Balance to Avoid Maintenance Fee	Not applicable
ADDITIONAL TERMS	
Paper Statement Fee	\$3.00 per statement period
Per Item Fee	\$0.35 each item over 150
Additional Account Features	• No charge for electronic statements • 150 free items each month¹ • Fee-free access at MonePass® ATMs available beginning November 4, 2026.²
Fee Schedule	See the Pricing Guide for other bank fees that may apply to your account.
¹ Items include any debits, credits, and deposited items, except for incoming and outgoing Zelle® transfers, and account service charges and maintenance fees. A separate per item fee may be assessed for Zelle® transfers.	
² Prior to November 4, 2026, standard ATM fees and terms will apply.	