

Business Free Connection Checking

For start-ups, home-based businesses, small corporations, organizations and clubs.

- Balance to Open \$50.00
- No Monthly Maintenance Fee ¹
- No Per Item Charge for the First 200 Items
- \$.10 per Item Fee for Each Item over 200
- First Box of Personalized Standard Bank Checks Free or \$10 Towards Upgrade
- Free ATM/Debit Card ²
- Detailed Monthly Statements ⁴
- Free Direct Deposit and Automatic Payments
- Free Internet Banking ², Bill Pay ³ and Check Images

Business Connection Plus

For sole proprietors and not-for-profit organizations with large balances and low to moderate checking activity.

- Balance to Open \$50.00
- Interest Paid on Balance ⁵
- Free Direct Deposit and Automatic Payments
- Item Charge of \$.10 per item
- Free ATM/Debit Card ²
- Unlimited SMB&T ATM Access ⁶
- First Box of Personalized Standard Bank Checks Free or \$10 Towards Upgrade
- Free Internet Banking ², Bill Pay ³, and Check Images
- Monthly Statements

Business Checking

A checking account tailored for commercial businesses. Any individual operating a business, corporation, sole proprietor, partnership, estate, DBA's (doing business as) and other profit organizations.

- No Balance to Open
- Record Keeping
- End of Month Statements Coincide With Business Books
- Check Images Returned With Statements ⁴
- Saves Money by Grouping Multiple Accounts Together
- Account Maintenance Fee of \$6 Per Account ¹
- Reduced Service Charge With Larger Balance ¹
- Service Charge Earnings Credit ⁷
- Some Accounts May Qualify for Interest ^{1,8}
- Automatic Loan Payments
- Unlimited SMB&T ATM Access ⁶
- Free ATM/Debit Cards ²
- Direct Deposit and Auto Payment Deduction
- Monthly Statements
- Deposits \$0.22 each
- Items Paid Against the Account \$0.17 each
- Items Deposited - Other Banks \$0.06
- Items Deposited - On Us \$0.03 each
- Deposit Items Returned \$12 each

¹Special fees may apply to all accounts. ²Upon qualification, some restrictions may apply. ³Electronic bill payments are processed through iPay Technologies. ⁴Check Safekeeping. ⁵ Ask a New Account Representative for current interest rates. Interest will accrue daily on the available balance if the balance meets the stated minimum requirement. Interest is compounded monthly and paid monthly on the statement cycle date. Interest rates are subject to change. ⁶You may be charged a terminal fee when using your SMB&T card at another bank's ATM. ⁷Earnings credit based on average balance and monthly activity can help to offset fees. The rate to determine earnings credit on investable balances will be based on a rate of 75 basis points below the average U.S. Government Treasury Bills for the prior 4 week period. Credits earned may only be used to offset activity charges. Early termination fee of \$50 if account is closed in first 90 days. If a business wishes to have multiple accounts treated as one for service charge purposes, it may be arranged upon request. Analysis fees are assessed as of statement cycle date except for accounts on group analysis or special exceptions. ⁸Government regulations limit availability of interest-bearing checking to certain categories of businesses.

Community Investments

Simple, straightforward, and free for municipalities and non-profit organizations.

- Balance to Open \$50.00
- No Minimum Balance Required
- No Monthly Maintenance Fee ¹
- Tiered Interest According to Balance ⁵
- Check Images Not Available
- Debit Card Available ²
- SMB&T ATMs No Charge; Non-SMB&T \$1.75
- Personalized Checks At Cost
- Free Internet Banking ² and Bill Pay ³
- Cash Management Available ²
- Monthly Statements ⁴

Business Savings

An interest bearing account that keeps it simple.

- Balance to Open \$50.00
- Minimum Balance \$100 Required
- Monthly Maintenance Fee of \$2 If Below Minimum ¹
- Interest Paid Monthly Based on Tiered Rate ⁵

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