

# BUSINESS CHECKING ACCOUNTS

	<b>BUSINESS</b>	<b>BUSINESS PLUS</b>	<b>ORGANIZATION</b>
	A simple checking account for any size of business. Offset service charges by holding larger balances.	For businesses allowed to earn interest such as sole proprietors or public entities.	For community clubs needing a low cost account to take care of their financial needs.
<b>MINIMUM TO OPEN</b>	\$0	\$0	\$0
<b>MAINTENANCE FEE</b>	\$7.50 per month + sales tax	\$10 per month + sales tax	\$2 per month + sales tax
<b>HOW TO AVOID MAINTENANCE FEE</b>	\$5,000 in total deposits or less than 200 items	\$100,000 balance	\$200 balance
<b>PAYS INTEREST</b>	No	Yes	No
<b>ITEM CHARGES</b>	Free up to 200 items	FREE	Up to 10 checks written per month, then \$.25 + sales tax per check
<b>OVERDRAFT PROTECTION</b>	You may link an overdraft protection account which has no setup fee or transfer fee.		

# SCSB SAVINGS ACCOUNTS

	<b>BASIC SAVINGS</b>	<b>MONEY MARKET</b>
<b>MINIMUM TO OPEN</b>	\$0	\$0
<b>PAYS INTEREST</b>	Yes	Yes
<b>ATM/DEBIT CARD ACCESSIBLE</b>	Yes, but no point of sale	Yes
<b>LIMITED CHECK WRITING</b>	No	Yes
<b>NUMBER OF FREE WITHDRAWALS</b>	6 per month	6 per month
<b>EXCESSIVE WITHDRAWAL FEE</b>	\$5 per withdrawal	\$5 per withdrawal
<b>MONTHLY MAINTENANCE FEE</b>	\$0	\$5
<b>HOW TO AVOID MONTHLY MAINTENANCE FEE</b>	Does not apply	\$1,000 balance

## WHAT ELSE?

- Check images included with statements
- Competitive rates on merchant credit card processing
- Remote Deposit Capture
- Business credit cards with no annual fees
- ACH services
- Convenient night deposit drops
- Free business deposit slips
- Online and mobile business banking

