

**BUSINESS BANKING**



It is our goal to provide you and your business with deposit accounts tailored to fit your specific needs. We offer a variety of checking accounts, and a savings account, to fit businesses of any size.

In addition to the checking options below, we participate in the Interest on Lawyer's Trust Account (IOLTA) and Realtor's Affordable Housing Fund (RAHF) programs.

## Business Basic Checking

Available to all businesses and non-profit organizations

This account is the perfect choice for small businesses that make few transactions and prefer no minimum balance.

Minimum Balance:	None
Transaction Limits:	100 debits and/or credits per statement cycle - no charge 50¢ for each debit and/or credit in excess of 100 per cycle

## Business Balance Checking

Available to all businesses and non-profit organizations

As long as you maintain the required minimum balance, enjoy your services for free (see reverse side for details).

	Business Balance Tier 1	Business Balance Tier 2
Average monthly balance required:	\$25,000.00	\$250,000.00
Average maintenance fee if balance is not maintained:	\$10.00	\$20.00
Minimum balance to earn interest:	\$25,000.00	\$250,000.00
Transaction limits:	None	None

## Mainly Non-Profit Checking

Available to non-profit organizations

If your business is a non-profit organization and you can maintain an average monthly balance of \$1,000, this account allows you to earn interest on the funds in your checking account.

Minimum balance to earn interest:	\$1,000.00
Average monthly balance to avoid maintenance fee:	\$1,000.00
Account maintenance fee if balance not maintained:	\$5.00
Transaction limits:	100 debits and/or credits per statement cycle - no charge 50¢ for each debit and/or credit in excess of 100 per cycle



# Business Savings & Transaction Services

We are proud to offer you savings options and transaction services that ensure you make the most out of both your money and your time.

## Mainly Preferred Business Savings Available to all businesses and non-profit organizations

This tiered savings account allows your business to earn competitive interest rates - no matter the size of your business.

Tier 1	Tier 2	Tier 3	Tier 4
\$0 - \$24,999.99	\$25,000 - \$49,999.99	\$50,000 - \$99,999.99	\$100,000+

### Interest Information

Interest will be compounded and credited to your account every month. Interest begins to accrue on the business day you make your deposit (including non-cash items such as checks).

### Balance Computation Method

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

### Transaction Limits

Transfers from this account to another account or to third parties which are pre-authorized, automatic or transacted through Telebanker, Online Banking or Mobile Banking are limited to six per statement cycle, with no transfers by debit card, check or similar order.

## Transaction Services

We strive to provide your business with the most up to date, friendly and personalized service so you can spend less time at the bank and more time at your business. Available services include:

- **Online Banking**  
Access your account 24/7
- **Payment Processing Services<sup>2,3</sup>**  
Process card payments for your customers with ease
- **Bill Pay Services<sup>1,3</sup>**  
Pay vendors online
- **Online Cash Management<sup>1,4</sup>**  
Utilize electronic services to manage cash efficiently
- **Mobile Banking<sup>1</sup>**  
Bring your banking with you - wherever you are
- **ATM/Debit Card/Mobile Wallet<sup>5</sup>**  
Access your funds and make purchases easily
- **Mobile Check Deposit<sup>1,3</sup>**  
Deposit checks on the go
- **eStatements**  
Get secure, paperless statements
- **Telephone Banking**  
Use your phone to make transactions
- **Merchant Deposit 24/7<sup>1,2,3</sup>**  
Make check deposits right from your business

1 - These services require enrollment in Online Banking.

2 - Additional costs associated with this service.

3 - Not available for savings accounts.

4 - Available on Business Balance 25K and 250K only

5 - ATM/Debit Card available on savings accounts if checking is primary account. Mobile Wallet not available for savings accounts.



[www.sbsavings.bank](http://www.sbsavings.bank)

1-877-SACO-BID (722-6243)

