

## BUSINESS CHECKING PRODUCTS

|   | Basic Business Checking  | Business Checking  | Interest Checking  | Select Business Checking   | Relationship Business Checking   |
|---|--|--|--|--|--|
| <b>Qualifications and Requirements</b>  | \$100 opening balance required   | \$100 opening balance required   | \$100 opening balance required   | \$100 opening balance required   | <ul style="list-style-type: none"> <li>\$100 opening balance required</li> <li>Must have a Merchant Services account relationship or qualifying Cash Management service with PeoplesBank (ACH payroll, payments, receipts, or collections)</li> </ul>  |
| <b>Balance to Avoid Monthly Maintenance Fee</b>   | None   | \$5,000 average collected balance  | \$5,000 average collected balance  | \$25,000 average collected balance   | None   |
| <b>Items Allowed Per Statement Cycle (deposited items, cleared check, and ACH debits and credits)</b> | 150  | 300  | 100  | 500  | 300  |
| <b>Maintenance Fees</b>   | \$0.45 per item over the allowed limit   | <ul style="list-style-type: none"> <li>\$0.35 per item over the allowed limit</li> <li>\$20.00 per month maintenance fee if the balance requirement is not met during the statement cycle</li> </ul>   | <ul style="list-style-type: none"> <li>\$0.45 per item over the allowed limit</li> <li>\$30.00 per month maintenance fee if the balance requirement is not met during the statement cycle</li> </ul>   | <ul style="list-style-type: none"> <li>\$0.25 per item over the allowed limit</li> <li>\$30.00 per month maintenance fee if the balance requirement is not met during the statement cycle</li> </ul>   | \$0.35 per item over the allowed limit   |
| <b>Interest</b>   | No   | No   | <ul style="list-style-type: none"> <li>Variable interest rate, compounded and credited monthly</li> <li>\$0.01 balance required</li> </ul>   | No   | No   |
| <b>Special Features</b>   | <ul style="list-style-type: none"> <li>Business online banking</li> <li>Mobile banking with deposit capabilities</li> <li>Business bill payment services</li> <li>VISA® Debit Card access</li> <li>Fee-free ATM transactions at any PeoplesBank, Sheetz, or Rutter's ATMs or any MoneyPass® or Allpoint® branded ATMs</li> </ul> | <ul style="list-style-type: none"> <li>Business online banking</li> <li>Mobile banking with deposit capabilities</li> <li>Business bill payment services</li> <li>VISA® Debit Card access</li> <li>Fee-free ATM transactions at any PeoplesBank, Sheetz, or Rutter's ATMs or any MoneyPass® or Allpoint® branded ATMs</li> </ul> | <ul style="list-style-type: none"> <li>Business online banking</li> <li>Mobile banking with deposit capabilities</li> <li>Business bill payment services</li> <li>VISA® Debit Card access</li> <li>Fee-free ATM transactions at any PeoplesBank, Sheetz, or Rutter's ATMs or any MoneyPass® or Allpoint® branded ATMs</li> </ul> | <ul style="list-style-type: none"> <li>Business online banking</li> <li>Mobile banking with deposit capabilities</li> <li>Business bill payment services</li> <li>VISA® Debit Card access</li> <li>Fee-free ATM transactions at any PeoplesBank, Sheetz, or Rutter's ATMs or any MoneyPass® or Allpoint® branded ATMs</li> </ul> | <ul style="list-style-type: none"> <li>Business online banking</li> <li>Mobile banking with deposit capabilities</li> <li>Business bill payment services</li> <li>VISA® Debit Card access</li> <li>Fee-free ATM transactions at any PeoplesBank, Sheetz, or Rutter's ATMs or any MoneyPass® or Allpoint® branded ATMs</li> </ul> |

