

# 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>

