

## BUSINESS CHECKING + SAVINGS ACCOUNTS

If your business's current account is...	Your business's new account will be...	Key Differences...
Small Business Checking	Rise Business Checking <sup>SM</sup>	<ul style="list-style-type: none"> <li>The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated.</li> <li>The account analysis and earnings credit will be eliminated.</li> <li>The Available Balance requirement will be eliminated.</li> <li>Check images will no longer be included in your monthly statement; they will be available in Online Banking.</li> <li>Sweeps and draws will be allowed.</li> </ul>
Free Checking	Rise Business Checking <sup>SM</sup>	<ul style="list-style-type: none"> <li>The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated.</li> <li>The minimum balance required to earn interest will decrease to \$0.01.</li> <li>Check images will no longer be included in your monthly statement; they will be available in Online Banking.</li> </ul>
No Interest NOW	Rise Business Checking <sup>SM</sup>	<ul style="list-style-type: none"> <li>The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated.</li> <li>The monthly direct deposit requirement will be eliminated.</li> <li>The minimum balance required to earn interest will decrease to \$0.01.</li> <li>Check images will no longer be included in your monthly statement; they will be available in Online Banking.</li> </ul>
Regular NOW	Thrive Business Checking <sup>SM</sup>	<ul style="list-style-type: none"> <li>The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated.</li> <li>The per-check fee will be eliminated.</li> <li>Sweeps and draws will be allowed.</li> <li>The minimum balance required to earn interest will decrease to \$0.01.</li> <li>The rate tiers will change.<sup>3</sup></li> <li>The statement cycle will change to month-end.</li> <li>Check images will no longer be included in your monthly statement; they will be available in Online Banking.</li> </ul>
Direct Deposit NOW	Thrive Business Checking <sup>SM</sup>	<ul style="list-style-type: none"> <li>The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated.</li> <li>The per-check fee will be eliminated.</li> <li>Sweeps and draws will be allowed.</li> <li>The minimum balance required to earn interest will decrease to \$0.01.</li> <li>The rate tiers will change.<sup>3</sup></li> <li>The statement cycle will change to month-end.</li> <li>Check images will no longer be included in your monthly statement; they will be available in Online Banking.</li> </ul>
Passbook Savings	Passbook Savings	<ul style="list-style-type: none"> <li>The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated.</li> <li>The minimum balance required to earn interest will decrease to \$0.01.</li> <li>This account can no longer be used for Overdraft Transfer.</li> <li>The statement cycle for electronic funds transfers (EFTs) will change to month-end.</li> </ul>

<b>Statement Savings</b>	<b>Rise Business Savings<sup>SM</sup></b>	<ul style="list-style-type: none"> <li>• The monthly account fee will increase to \$1 per month and the minimum daily balance requirement to avoid that fee will decrease to \$10.</li> <li>• The minimum balance required to earn interest will decrease to \$0.01.</li> <li>• The statement cycle will change to month-end.</li> </ul>
<b>High Yield Reserve Account</b>	<b>Rise Business Money Market<sup>SM</sup></b>	<ul style="list-style-type: none"> <li>• The monthly account fee will decrease to \$6.00 per month and the minimum daily balance requirement to avoid that fee will decrease to \$500.00.</li> <li>• The per-check fee will be eliminated.</li> <li>• The minimum amount for deposits and withdrawals will be eliminated.</li> <li>• Check images will no longer be included in your monthly statement; they will be available in Online Banking.</li> </ul>
<b>Money Market</b>	<b>Rise Business Money Market<sup>SM</sup></b>	<ul style="list-style-type: none"> <li>• The monthly account fee will increase to \$6.00 per month and the minimum daily balance requirement to avoid that fee will decrease to \$500.00.</li> <li>• The per-check fee will be eliminated.</li> <li>• The minimum amount for deposits and withdrawals will be eliminated.</li> <li>• Check images will no longer be included in your monthly statement; they will be available in Online Banking.</li> </ul>
<b>Tiered Money Market</b>	<b>Thrive Tiered Business Money Market<sup>SM</sup></b>	<ul style="list-style-type: none"> <li>• The monthly account fee will increase to \$6.00 per month and the minimum daily balance requirement to avoid that fee will decrease to \$500.00</li> <li>• The per-check fee will be eliminated.</li> <li>• The minimum amount for deposits and withdrawals will be eliminated.</li> <li>• Check images will no longer be included in your monthly statement; they will be available in Online Banking.</li> <li>• The minimum balance required to earn interest will decrease to \$0.01.</li> <li>• The rate tiers will change.<sup>4</sup></li> </ul>
<b>IOLTA</b>	<b>IOLTA</b>	<ul style="list-style-type: none"> <li>• Statements will be received monthly; interest will be credited quarterly.</li> </ul>

<sup>1</sup>Get More Checking<sup>®</sup> tiers are as follows: \$.01 - \$24,999.99 | \$25,000 - \$49,999.99 | \$50,000 - \$99,999.99 | \$100,000 - \$999,999.99 | \$1,000,000 +

<sup>2</sup>Get More Tiered Money Market<sup>SM</sup> tiers are as follows: \$.01 - \$24,999.99 | \$25,000 - \$49,999.99 | \$50,000 - \$99,999.99 | \$100,000 - \$999,999.99 | \$1,000,000 +

<sup>3</sup>Thrive Business Checking tiers are as follows: \$.01 - \$24,999.99 | \$25,000 - \$49,999.99 | \$50,000 - \$99,999.99 | \$100,000 - \$999,999.99 | \$1,000,000 +

<sup>4</sup>Thrive Tiered Business Money Market tiers are as follows: \$0.01 - \$24,999.99 | \$25,000.00 - 49,999.99 | \$50,000.00 - \$99,999.99 | \$100,000.00 - \$999,999.99 | \$1,000,000.00 and greater