



## Checking Accounts

Small Business Checking	Commercial Checking	Non-Profit Organization Checking	\$interest-bearing Commercial Money Market	\$interest-bearing Non-Profit Organization NOW Checking
<ul style="list-style-type: none"> <li>• First 300 items free, \$0.50 per item thereafter</li> <li>• "Small Business Spirit" Internet Banking available for \$15 per month</li> <li>• No minimum balance required</li> <li>• Electronic, CD or paper statements available</li> <li>• Business Visa Debit/Check Card available for \$15 per year</li> </ul>	<ul style="list-style-type: none"> <li>• Unlimited check writing</li> <li>• Electronic, CD or paper statements</li> <li>• Business Visa Check/Debit Card available for \$15 per year</li> <li>• No minimum balance</li> <li>• Merchant Capture and cash management services available</li> <li>• \$5 monthly fee</li> <li>• \$0.15 per transaction item - debit or credit (does not include electronic items)</li> <li>• \$0.10 per non-SpiritBank item within a deposit</li> <li>• Earnings credit is applied to offset your service charge*</li> </ul>	<ul style="list-style-type: none"> <li>• Free Business Visa Check/Debit Card</li> <li>• Unlimited check writing</li> <li>• Service charge based on monthly minimum balance:               <ul style="list-style-type: none"> <li>• \$800 or above - no charge</li> <li>• \$600 to \$799 = \$2</li> <li>• \$400 to \$599 - \$3</li> <li>• \$200 to \$399 - \$4</li> <li>• \$0 to \$199 - \$5</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Tiered interest rate as adjusted by bank on average monthly collected balance</li> <li>• Minimum balance \$5,000</li> <li>• No fee unless balance falls below minimum any time during the month in which case \$25 charge and no interest paid</li> <li>• Maximum of 6 debit transactions per month with no more than 3 by check, draft or debit card to third parties</li> </ul>	<ul style="list-style-type: none"> <li>• Same transaction pricing as small business checking account</li> <li>• No monthly service charge</li> <li>• Free "Personal Spirit" Internet banking</li> <li>• No minimum balance required</li> <li>• Electronic or paper monthly statements</li> <li>• Interest paid on average monthly collected balances above \$25,000</li> <li>• Additional interest paid on average monthly collected balances above \$75,000</li> </ul>

\* Credit is calculated on 90% of monthly average collected balance and will be based on 90% of the 90-day T-bill rate on the first day of the month



## Featured Products

Cash Management	CDARS®**	Remote Deposit	Payroll Cards	Cash Advantage
<ul style="list-style-type: none"> <li>• Zero Balance Accounts</li> <li>• Sweep Accounts</li> <li>• Account Reconciliation</li> <li>• CD-ROM Statements</li> <li>• ACH and/or Wires</li> <li>• Payroll Cards</li> <li>• Business Check Card</li> <li>• Lock Box</li> <li>• Remote Deposit</li> <li>• Merchant Services</li> <li>• ACH Cash Concentration</li> <li>• Online Business Banking</li> </ul>	<ul style="list-style-type: none"> <li>• Receive up to \$50 million in FDIC protection through one bank, one statement and one rate</li> </ul>	<ul style="list-style-type: none"> <li>• Secure, state of the art, technology that allows you to deposit checks into your business checking account from the convenience of your own office using SpiritBank software and a small desktop scanner</li> <li>• Never leave your office to make a deposit again</li> </ul>	<ul style="list-style-type: none"> <li>• Eliminate paper checks</li> <li>• Payroll cards are a fast and convenient way to pay your employees</li> </ul>	<ul style="list-style-type: none"> <li>• Receive immediate cash for your receivables</li> <li>• Improve cash flow without incurring debt</li> </ul>

\*\*Funds may be submitted for placement only after a depositor enters into the CDARS Deposit Placement Agreement by SpiritBank. The agreement contains important information and conditions regarding the placement of funds by us. Please read the agreement carefully before signing. CDARS is a registered service mark of Promontory Interfinancial Network, LLC.

Internet Banking at [www.spiritbank.com](http://www.spiritbank.com) | Bank Any Time – (800) 352-1171 | Member FDIC

**SpiritBank** Business Banking



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