



Minimum Opening Deposit			
Monthly Account Service Fee			
Balance to Avoid Monthly Service Fee			
Monthly Transactions			
Monthly Cash Deposit Fee			
Monthly Treasury Management Services			

	<b>BUSINESS</b> Business clients with low to moderate activity levels	<b>BUSINESS+</b> Business clients with moderate activity levels with Cash Manager and other optional Treasury Management Services	<b>COMMERCIAL</b> Business clients with high activity levels and optional Treasury Management services; offset monthly service fee with analysis earnings credit
Minimum Opening Deposit	\$250	\$250	\$500
Monthly Account Service Fee	<ul style="list-style-type: none"> <li>\$30 for paper statements with images</li> <li>\$24 for e-statements with images</li> <li>\$20 for paper statements with no images</li> <li>\$14 for e-statements with no images</li> </ul>	<ul style="list-style-type: none"> <li>\$30 for paper statements with images<sup>1</sup></li> <li>\$24 for e-statements with images<sup>1</sup></li> <li>\$20 for paper statements with no images<sup>1</sup></li> <li>\$14 for e-statements with no images<sup>1</sup></li> </ul>	May be offset with analysis earnings credit <sup>6</sup>
Balance to Avoid Monthly Service Fee	<ul style="list-style-type: none"> <li>Monthly average collected balance of \$5,000; or,</li> <li>Combined monthly business account balances of \$10,000 and over<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>Monthly average collected balance of \$5,000; or,</li> <li>Combined monthly business account balances of \$10,000 and over<sup>2</sup></li> </ul>	Based on account analysis <sup>6</sup>
Monthly Transactions	<ul style="list-style-type: none"> <li>300 items to include Debits<sup>3</sup>, Credits, and Checks deposited, including Remote and Mobile Deposits, ACH transactions (max 200)<sup>4</sup></li> <li>\$.50 per item over 300 items</li> <li>No charge for POS and RDC Credits</li> <li>First 4 incoming wires are waived per month</li> </ul>	<ul style="list-style-type: none"> <li>300 items to include Debits<sup>3</sup>, Credits, and Checks deposited, including Remote and Mobile Deposits, ACH transactions (max 200)<sup>4</sup></li> <li>\$.50 per item over 300 items</li> <li>No charge for POS and RDC Credits</li> <li>First 4 incoming wires are waived per month</li> </ul>	Based on account analysis <sup>6</sup>
Monthly Cash Deposit Fee	<ul style="list-style-type: none"> <li>Cash deposit fee waived up to \$50,000</li> <li>\$0.25 per \$100 over \$50,000</li> </ul>	<ul style="list-style-type: none"> <li>Cash deposit fee waived up to \$50,000</li> <li>\$0.25 per \$100 over \$50,000</li> </ul>	May be offset with analysis earnings credit <sup>6</sup>
Monthly Treasury Management Services	Not Available	<ul style="list-style-type: none"> <li>\$50/month for Cash Manager Corporate<sup>1</sup> (includes 2 users); or,</li> <li>Monthly fee waived with combined monthly business account balance of \$100,000 and over<sup>5</sup></li> <li>ACH Origination<sup>7</sup> (4 free batch files, 100 combined items per month)</li> <li>First 2 outgoing Cash Manager Corporate wires are waived per month</li> <li>\$55/month for ACH &amp; Check Positive Pay, Payee Name Verification</li> <li>Other products available upon request<sup>7</sup></li> </ul>	Available upon request <sup>7</sup>

(1) Monthly service and Cash Manager Corporate Fees will be collected each month; qualified refunds are credited the following month. (2) The monthly service fee is waived if a minimum monthly average collected balance of \$5,000 is maintained; or if a combined monthly Business account balance of \$10,000 and over is maintained. Eligible accounts include business checking, business savings, and business CDs of which the client is the primary account holder. For each statement cycle, the following balances are added together to determine the combined balance: The average monthly collected balance in the Business account and in each business checking and business savings account; and, the current balance in each business CD as of the end of the Business account statement cycle. (3) Debits include checks and withdrawals. (4) Monthly Transactions include 300 items, with a cap of 200 ACH transactions. (5) The Cash Manager Corporate fee is waived if a minimum monthly average collected balance of \$100,000 is maintained; or if a combined monthly Business account balance of \$100,000 and over is maintained. Eligible accounts include business checking, business savings, and business CDs of which the client is the primary account holder. For each statement cycle, the following balances are added together to determine the combined balance: The average monthly collected balance in the Business account and in each business checking and business savings account; and, the current balance in each business CD as of the end of the Business account statement cycle. (6) Accounts will be analyzed for monthly activity, float, and actual services used. Accounts with expenses not offset by an earnings credit will be charged on a monthly basis. Analysis earnings credits are calculated on average collected account balance. (7) Subject to approval. Deposit and loan products offered through WestStar Bank, Member FDIC.