

# HomeTown National Bank Business Accounts

	Checking			Money Market		Savings
	Business Basic	Analyzed Business Checking	Business NOW	Business Money Market	Business Summit Plus Money Market	Business Savings Account
<b>Minimum Opening Deposit</b>	\$100	\$100	\$100	\$500	\$10,000	\$100
<b>Average Daily Balance needed to avoid monthly Service Charge</b>	\$1,000	Earnings Credit may offset monthly charges	\$1,000	\$2,500	\$10,000	\$200
<b>Monthly Service Charge</b>	\$10.00	Based on analysis	\$10.00	\$10.00	\$25.00	\$3.00
<b>Check Writing &amp; Limitations</b>	50 checks per statement cycle; 15¢ per each additional check  If the balance falls below \$1,000 there is a 15¢ charge per each additional check/debit	Account may be subject to analysis if there are more than 100 checks or 200 items deposited per statement cycle. (Ask for our Analyzed Fee Schedule)	15¢ per item (debit or credit), and 6¢ per deposited item.  Not available to corporations, partnerships, or LLCs.	Subject to Federal Regulation D as described below. <sup>1</sup>	25 deposited items per statement cycle; 15¢ per each additional deposited item.  Subject to Federal Regulation D as described below. <sup>1</sup>	Subject to Federal Regulation D as described below. <sup>1</sup>
<b>Interest</b>	No	No	Tiered rates <sup>2</sup>	Tiered rates <sup>2</sup>	Tiered rates <sup>2</sup>	Yes <sup>2</sup>
<b>Debit Card/ATM Accessible</b>	ATM/Debit Card and up to \$5.00 per month surcharge reimbursement.	ATM/Debit Card and up to \$5.00 per month surcharge reimbursement.	ATM/Debit Card and up to \$5.00 per month surcharge reimbursement.	No	No	No
<b>Courier Services</b>		See Customer Service Representative for details.				

**1) Federal Regulations Governing Savings and Money Market Transaction Limitations.** Preauthorized withdrawals (transfers by telephone, online banking/bill-pay, overdraft protection, automatic payments, checks, ATM Point of Sale transactions, and third-party checks drawn on your money market account) are limited to a combined total of six per account cycle as prescribed by federal regulations governing savings accounts and money market accounts. Transactions permissible in unlimited numbers include deposits, automatic (preauthorized) transfers for the purpose of paying loans at the same institution, transfers or withdrawals made by mail, messenger, automated teller machine, or in person, or withdrawals initiated by telephone.

**2) Interest.** The following features are applicable to our interest-bearing accounts.

- Variable rate accounts.** At our discretion, we may change the interest rate and annual percentage yield at any time. See the "Deposit Rates" bulletin for current interest rates and annual percentage yields.
- Balance Method.** We use the average daily balance method to calculate the interest in your account. This method applies a periodic rate to the average daily balance in the account for the period.
- Interest Accrual, Compounding and Crediting.** Interest begins to accrue on the business day you deposit non-cash items (for example, checks). The interest is compounded monthly and credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

Other Services and Fees	
<b>Checking &amp; Savings Account Fees</b>	
Insufficient Funds (per item).....	\$ 25.00
Paid Overdrafts (per item created in by check, in-person withdrawal, or other electronic means).....	\$ 25.00
Maximum Paid Overdrafts (per day).....	\$100.00
Continuous Overdraft Charge (per day).....	\$ 2.00
Stop Payment.....	\$ 20.00
Account Warning.....	\$ 10.00
Special Statement.....	\$ 2.00
Returned Check Charge.....	\$ 2.00
Account Early Closure Fee.....	\$ 10.00
Dormant Account Fee (per month).....	\$ 2.00
Check Printing.....	Varies
Lost ATM/Debit replacement card .....	\$ 5.00
<b>Wire Transfers</b>	
Outgoing (minimum).....	\$ 15.00
Outgoing (repetitive).....	\$ 10.00
Incoming (non-customer).....	\$ 15.00
Foreign (minimum).....	\$ 35.00
<b>Legal Process &amp; Collections</b>	
Collections (per item).....	\$ 15.00
Garnishments/Levies.....	\$ 50.00
<b>Night Deposit Services</b>	
Night Depository Bag with Lock.....	\$ 20.00
Zipper Bag (non-refundable).....	\$ 5.00
Night Depository Key Deposit.....	\$ 5.00
<b>Other Services/Fees</b>	
Money Orders.....	\$ 2.00
Cashier's Checks.....	\$ 3.00
Visa Travel Money Card .....	\$ 9.95
Fax Service (per page).....	\$ 2.50
Endorsement Stamp.....	Varies
Notary Services (non-customer).....	\$ 5.00
Coin & Currency Wrappers.....	At cost
Safe Deposit Boxes.....	Varies
Research Time (per hour).....	\$ 30.00
Check copies (each).....	\$ 1.00
Account Balancing (per hour) .....	\$ 20.00
Online Banking .....	\$9.95m
Bill Pay Service/w Online Banking.....	N/C
Courier Services.....	Varies