

BUSINESS CHECKING ACCOUNTS	FAB SMALL BUSINESS CHECKING	FAB BUSINESS CHECKING	FAB BUSINESS INTEREST CHECKING	FAB COMMUNITY CHECKING (for non-profit and community organizations)
Amount required to open	\$1,000	\$1,000	\$1,000	\$100
Minimum balance	No minimum balance	No minimum balance	No minimum balance	No minimum balance
Debit Transactions	250 transactions* permitted each statement period. \$0.30/transaction over 250	Per debit: \$0.15	250 transactions* permitted each statement period. \$0.30/transaction over 250	No limits for qualifying organizations
Credit Transactions		Per deposit: \$0.30 Checks Deposited: On-us: \$0.05 Local Not On-us: \$0.10 Transfer Deposit: \$0.30		No limits for qualifying organizations
Earnings Credit and Interest	Earnings credit does not apply. Account does not earn interest.	Account fees are offset by earnings credit based on available balance minus reserve requirement. Account does not earn interest.	Tiered interest rates apply. Tiers include \$0.00-\$49,999.99; \$50,000.00 & up	Tiered interest rates apply. Tiers include \$0.00-\$49,999.99; \$50,000.00 & up
Uncollected fund usage	Uncollected fund usage is Prime plus 3.00%	Uncollected fund usage is Prime plus 3.00%	Uncollected fund usage is Prime plus 3.00%	Uncollected fund usage is Prime plus 3.00%
Monthly Service Charge	\$10 Can avoid monthly service charge by maintaining daily collected balance of \$1500	\$15	\$10 Can avoid monthly service charge by maintaining daily collected balance of \$1500	No monthly service charge

*Transactions include deposits, items deposited, checks and debits. Other fees may apply to certain services (e.g. wire transfers)—see Business Fee Schedule.