

Business Deposit Accounts

Accounts to Maximize Your Cash Flow

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[Have a question?](#)



grow & prosper

with a commercial bank
you know & trust

Rollstone Bank & Trust offers a variety of deposit accounts to meet your company's unique needs. Whether you're building short-term savings or planning for the future, Rollstone Bank has an account to help you meet your business goals.

Business Checking Accounts

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[Open an Account](#)

At Rollstone Bank & Trust we know that one size definitely does not fit all when it comes to business checking. That's why we offer two types of business checking accounts.

- **Small Business Checking Account**

Small business owners have something to smile about at Rollstone Bank – **FREE** Small Business Checking! This

offer includes up to 200 combined items per month (consists of checks, deposits and deposited items). There is no minimum balance required and no monthly service charge. Qualified customers can also get [free online and mobile banking](#), so you can manage your business accounts 24/7, no matter where you are.

▪ **Commercial Checking Account**

RBT's Commercial Checking is designed for businesses with a higher volume of activity and [cash management needs](#). Earnings credits, based on the average available balance less required reserves, offset activity charges. When your earnings credits exceed activity charges, there is no service charge on the account that month.

Not sure which one is right for you? [Contact us for help](#) in choosing the one that will be best for your level of business banking activity.

[IOLTA Business Checking](#)

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IOLTA, which stands for Interest On Lawyers Trust Accounts, betters our legal system by helping fund legal aid for those in need and making other improvements within the justice system. There is no cost to the Attorney. The interest earned on the account goes towards helping those who need it the most.

Rollstone Bank, an IOLTA Leadership Institution, offers an IOLTA account that features:

- no minimum balance
- no monthly fee
- [a favorable interest rate](#)

[Learn more about MA IOLTA on their official website.](#)

Business Savings Account

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Combine your savings statement with your Rollstone Bank Business Checking statement for easy recordkeeping.

- \$10 required to open account.
- Interest bearing.
- Fully insured by FDIC and DIF

[View interest rates.](#)

Commercial Money Market Account

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A Commercial Money Market Account offers commercial customers the competitive rates of a high yield savings account with the flexibility and convenience of check writing.

- \$2500 minimum opening deposit
- Tiered interest rates
- Free checks and deposit slips
- Debit card available
- Fully insured by FDIC and DIF

Certificates of Deposit

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Certificate of Deposit Accounts

For depositors looking for an insured investment with a higher return than a regular savings account, Rollstone Bank & Trust offers a variety of CD options.

- Terms range from three months to five years.
- Fixed and variable rates available.
- Fully insured by FDIC and DIF

[View interest rates.](#)

Retirement Plans

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In addition to traditional Business Banking products and services, Rollstone Bank also offers a variety of retirement planning options ideal for small to medium size businesses.

- Simplified Employee Pension Plan (SEP)
- Individual Retirement Arrangement (IRA)
- Key Employee Life Insurance*
- Group Term Life Insurance (GTLI)*
- [Wealth Management Services](#)*

**Key Employee Life Insurance, GTLI, and Wealth Management products are not FDIC insured*