



# Fresh benefits & new accounts

## Enhancements for business customers

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### **BUSINESS CHECKING**

Small Business Checking is being renamed Business Checking and includes enhanced features at no charge. Scroll down for more information.

### **NEW PRODUCT: BUSINESS SELECT CHECKING**

Business customers with moderate volume and a need for treasury management tools may want to consider the new Business Select Checking, available October 27, 2025. This account is free when you maintain an average daily aggregate balance of \$40,000.00 or more in your business checking accounts. You can have up to 500 items per month at no charge. Qualifying items are deposits, checks paid, checks deposited, and ACH checks received. There is a fee of \$0.50 for each item over 500. As a Business Select Checking account holder, you will have access to the wire transfer module in Business Electronic Banking and can choose two additional treasury management services at no charge, including Positive Pay, ACH Origination, and Remote Deposit Capture.

# Account changes

## Business banking

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### CHECKING ACCOUNTS

| CURRENT ACCOUNT         | CHANGING TO ACCOUNT | NEW ACCOUNT HIGHLIGHTS  |
|-------------------------|---------------------|---|
| Small Business Checking | Business Checking   | 300 items paid/deposited per statement cycle.<br>\$0.50 Each item over 300.<br><br>Wire transfer and EFT modules included at no charge. Transaction fees apply. |
| Commercial Checking     | Commercial Checking | Wire transfer and EFT modules included at no charge. Transaction fees apply.  |

# Debit Card Limits

## BUSINESS

| AMOUNTS                            | CURRENT LIMIT | CHANGING TO |
|------------------------------------|---------------|-------------|
| Online Daily Withdrawal Amount     | \$505.00      | \$1,005.00  |
| Online Daily Point-of-Sale Amount  | \$2,000.00    | \$5,000.00  |
| Offline Daily Withdrawal Amount    | \$305.00      | \$1,005.00  |
| Offline Daily Point-of-Sale Amount | \$300.00      | \$2,500.00  |