

Falcon National Bank | Business Deposit Products

	CHECKING ACCOUNTS			SAVINGS & MMA	
Features	Business Checking	Business NOW Checking	Analyzed Checking	Business Savings	Business Premier MMA
Minimum Opening Balance	\$100	\$1,000	\$1,000	\$500	\$10,000
Minimum Daily Balance	\$0	\$1,000	\$0	\$500	\$10,000
Transaction Limit/Fees	Yes ¹	Yes ¹	Yes ²	No	No
Interest Bearing	No	Yes ³	No	Yes ³	Yes ³
ATM/Debit Card Available ⁴	Yes	Yes	Yes	Yes (ATM only)	Yes
Online & Mobile Banking	Yes	Yes	Yes	Yes	Yes
eStatements Available	Yes	Yes	Yes	Yes	Yes
Statements	\$5 per month with check images ⁵	Monthly	\$5 per month ⁵	\$5 per quarter ⁵	\$5 per month ⁵
Additional Services ⁶	Bill Pay, Cash Management, Remote Deposit Capture, Positive Pay	Bill Pay, Cash Management, Remote Deposit Capture, Positive Pay	Bill Pay, Cash Management, Remote Deposit Capture, Positive Pay	No	Bill Pay, Cash Management, Remote Deposit Capture, Positive Pay
Monthly Service Fee	No	\$10 if balance requirements are not met	\$10	\$10.00 if balance requirements are not met	\$25 if balance requirements are not met



1. No fees on the first 250 items, \$0.10 per item after 250. Refer to the [Business Deposit Account Disclosures](#) to learn more.
2. \$0.10 per item fee for ACH debits, credits, checks written, and other debit items; \$0.04 per item fee for local items deposited; \$0.08 per item fee for all other checks deposited.
3. Interest rates are variable and subject to change at the bank's discretion at any time. Interest will be compounded and credited to the account monthly for checking accounts and quarterly for savings accounts. Please refer to the [Rate Sheet](#) for current interest rates and annual percentage yields based on tiered balances.
4. Transactions made at ATMs except those operated by Falcon National Bank or designated MoneyPass® ATMs will be assessed a fee of \$2.50 per transaction over 3 per statement cycle. To find MoneyPass® ATM locations, please visit www.moneypass.com.
5. Paper statement fee can be waived if you sign up for eStatements.
6. Bill Pay is free. Fees do apply for Cash Management and Remote Deposit Capture. See our [Fee Schedule](#) for current service charges.