



### **Personal Deposit Products**

- Personal Money Market
- Personal NOW
- Regular Checking
- Personal Savings
- 6 mos Personal COD
- 6 mos IRA
- 7 mos Personal COD
- 9 mos Personal COD
- 11 mos Personal COD
- 12 mos Personal COD
- 12 mos IRA
- 18 mos Personal COD
- 24 mos Personal COD
- 24 mos IRA
- 36 mos Personal COD
- 36 mos IRA
- 48 mos Personal COD
- 60 mos Personal COD

### **Personal Loan Products**

- Overdraft Lines of Credit
- Term Loans
- Lines of Credit



### **Business Deposit Products**

- Commercial Analysis
- Small Business Checking
- Non-Profit Checking
- Lawyer Trust Master Checking
- Lock Box
- Sole-Proprietor NOW
- Non-Profit NOW
- IOLA NOW
- Business Money Market
- Public Funds MMDA
- Business Savings
- Lawyer Trust Savings
- Lease Security Landlord Savings
- Lease Security Tenant Savings
- 6 mos Business COD
- 7 mos Business COD
- 9 mos Business COD
- 11 mos Business COD
- 12 mos Business COD
- 18 mos Business COD
- 24 mos Business COD
- 36 mos Business COD
- 48 mos Business COD
- 60 mos Business COD
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### **Business Loan Products**

- Commercial Mortgage
- Land Acquisition and Development
- Commercial Construction
- Commercial Line of Credit
- Business Term
- Commercial Leasing



Fees are per item or per occurrence, unless otherwise specified

Table listing various fees such as Counter Checks, Money Orders, Foreign Check Collection Fee, and Account Reconciliation.

\* Overdraft/NSF items may be created by checks, in-person Over the Counter Withdrawals, or ACH/electronic debits.
\*\*Additional charges may be imposed by the transferring bank and will be passed on to the customer.

COMMERCIAL ANALYSIS ACCOUNTS

Service charges and fees associated with Commercial Analysis Checking accounts are calculated through Account Analysis.

Analysis is a 3-Step Process:

- 1. An earnings allowance is calculated using the Earnings Credit Rate (ECR) and the positive portion of the average monthly collected balance.
2. If the account was overdrawn during the same cycle, an overdraft interest charge will be calculated using the average negative ledger balance.
3. Total service charges are then subtracted from the ECR to determine the net charge for services.

Analysis Processing Service Charges\*:

Table listing Analysis Processing Service Charges and Full Account Reconciliation fees.

\* Additional charges may be imposed by the transferring bank and will be passed on to the customer.

