

## Commercial Deposit Services

	<b>Commercial Analysis Checking</b>	<b>Small Business Checking</b>	<b>Business Savings</b>	<b>Business Money Market</b>
<b>Minimum to open</b>	NA	NA	NA	NA
<b>Minimum Balance requirement</b>	NA	NA	\$1,000.00	\$1,000.00 (average available balance)
<b>Maintenance Fee</b>	See Analysis Fees Schedule	NA	\$10/month if daily balance < \$1,000	\$20/month if average available balance < \$1,000
<b>Interest Bearing<sup>1</sup></b>	No	No	Yes	Yes
<b>Minimum balance requirement to earn interest</b>	NA	NA	\$0.01	\$0.01
<b>Transaction Limitations<sup>2</sup></b>	NA	NA	Yes*	Yes*
<b>Per check charges</b>	Refer to Analysis Accts on the Schedule of Fees	Refer to the Schedule of Fees	NA	No
<b>Direct Deposit</b>	Yes	Yes	Yes	Yes
<b>TWB Business Debit Card</b>	Yes	Yes	NA	Yes
<b>Free POS transactions and free non-TWB ATM transactions</b>	Yes	Refer to the Schedule of Fees	Yes	Yes
<b>Free Business Online Banking</b>	Yes	Yes	Yes	Yes
<b>Free Bill Pay</b>	Yes	Yes	Yes	Yes
<b>Night Depository<sup>3</sup></b>	Yes	Yes	Yes	Yes
<b>Miscellaneous Fees</b>	Refer to The Westchester Bank's Schedule of Fees for additional fees that may be imposed			

<sup>1</sup> Please call a local branch for current rate information

<sup>2</sup> Limit of six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party \* (effective 4/24/20 and until further notice, this restriction has been suspended)

<sup>3</sup> All locations have night depository except for Rye Brook