

Commercial Deposit Services

	Commercial Analysis Checking	Small Business Checking	Business Savings	Business Money Market
Minimum to open	NA	NA	NA	NA
Minimum Balance requirement	NA	NA	\$1,000.00	\$1,000.00 (average available balance)
Maintenance Fee	See Analysis Fees Schedule	NA	\$10/month if daily balance < \$1,000	\$20/month if average available balance < \$1,000
Interest Bearing¹	No	No	Yes	Yes
Minimum balance requirement to earn interest	NA	NA	\$0.01	\$0.01
Transaction Limitations²	NA	NA	Yes	Yes
Per check charges	Refer to Analysis Accts on the Schedule of Fees	Refer to the Schedule of Fees	NA	No
Direct Deposit	Yes	Yes	Yes	Yes
TWB Business Debit Card	Yes	Yes	NA	Yes
Free POS transactions and free non-TWB ATM transactions	Yes	Refer to the Schedule of Fees	Yes	Yes
Free Business Online Banking	Yes	Yes	Yes	Yes
Free Bill Pay	Yes	Yes	Yes	Yes
Night Depository³	Yes	Yes	Yes	Yes
Miscellaneous Fees	Refer to The Westchester Bank's Schedule of Fees for additional fees that may be imposed			

¹ Please call a local branch for current rate information

² 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

³ All locations have night depository except for Rye Brook