

ACCOUNT OPTIONS

Information for Your Banking Needs

Greenwoods
State Bank

BUSINESS CHECKING ACCOUNTS

At Greenwoods State Bank, we want to be more than just your bank – we want to be your business partner. Whether you are a small business owner or a large corporation with hundreds of employees, we offer different checking account products and services to meet all of your business needs.

| | °PARTNER BUSINESS CHECKING | °PARTNER BUSINESS INTEREST CHECKING | °PARTNER ANALYZED CHECKING | °PARTNER BUSINESS MONEY MARKET |
|--|---|--|---|--|
| BEST IF YOU WANT: | A checking account for everyday business banking needs. | A convenient checking account that earns interest. | Accounts for businesses that need more options ⁵ . | An account focused on saving, with added checking benefits. |
| Minimum Opening Balance | None | None | None | None |
| Minimum Daily Balance | None | None | Analyzed ⁵ | \$2,500 |
| Monthly Maintenance Fee if Daily Balance Falls Below Minimum | None | None | Analyzed ⁵ | \$15 |
| Minimum Balance to Earn Tiered Interest | None | \$5,000 | Analyzed ⁵ | None |
| Number of Free Transactions per Month | 500 ¹ | 500 ¹ | Analyzed ⁵ | Deposits – unlimited In person withdrawals – unlimited Not-in-person withdrawals – limited to 6 ⁶ |
| Per Item Fee Assessed for Items Exceeding Number of Free Transactions | \$0.25 | \$0.25 | Analyzed ⁵ | \$10 withdrawal fee per transaction over 6 per month |
| Free Visa Business Debit Card^{®2} | ✓ | ✓ | Analyzed ⁵ | N/A |
| Free eStatement | ✓ | ✓ | Analyzed ⁵ | ✓ |
| Statement Cut Off | Month End | Month End | Month End | Month End |
| Online Education Center | ✓ | ✓ | ✓ | ✓ |
| Free Online Banking | ✓ | ✓ | Analyzed ⁵ | ✓ |
| Online Cash Management³ | ✓ | ✓ | Analyzed ⁵ | ✓ |
| Free Telephone Banking | ✓ | ✓ | ✓ | ✓ |
| Online Bill Pay⁴ | ✓ | ✓ | ✓ | ✓ |
| Mobile Banking and Mobile Deposit | ✓ | ✓ | Analyzed ⁵ | ✓ |
| Courtesy Checks at Account Opening | ✓ | ✓ | ✓ | ✓ |

Paper Statements are available with the Partner Business Checking and Partner Business Interest Checking accounts listed above for a fee each statement cycle.

¹ Transactions include: all deposits and credits, items deposited, checks written, debits, and electronic transactions.

² Subject to application and approval.

³ Subject to application and approval. Monthly fees may be assessed for online cash management and remote deposit services.

⁴ Fee may apply if less than five payments are made each month.

⁵ Analyzed Accounts are for businesses that have high volume. See additional disclosures for the Analyzed Accounts tiers, additional options, and fees.

⁶ Federal regulations require a limit of up to six withdrawals by check, debit card, preauthorized electronic or telephone transfers per month.

