

# 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
<b>BEST IF YOU WANT:</b>	A checking account for everyday business banking needs.	A convenient checking account that earns interest.	Accounts for businesses that need more options <sup>5</sup> .	An account focused on saving, with added checking benefits.
<b>Minimum Opening Balance</b>	None	None	None	None
<b>Minimum Daily Balance</b>	None	None	Analyzed <sup>5</sup>	\$2,500
<b>Monthly Maintenance Fee if Daily Balance Falls Below Minimum</b>	N/A	N/A	Analyzed <sup>5</sup>	\$15
<b>Minimum Balance to Earn Interest<sup>6</sup></b>	None	\$5,000	Analyzed <sup>5</sup>	N/A
<b>Number of Free Transactions per Month</b>	500 <sup>1</sup>	500 <sup>1</sup>	Analyzed <sup>5</sup>	Deposits – unlimited In person withdrawals – unlimited Not-in-person withdrawals – limited to 6
<b>Per Item Fee Assessed for Items Exceeding Number of Free Transactions</b>	\$0.25	\$0.25	Analyzed <sup>5</sup>	\$10 withdrawal fee per transaction over 6 per month
<b>Free Visa Business Debit Card<sup>2</sup></b>	✓	✓	Analyzed <sup>5</sup>	N/A
<b>Free E-Statement</b>	✓	✓	Analyzed <sup>5</sup>	✓
<b>Statement Cut Off</b>	Month End	Month End	Month End	Month End
<b>Online Education Center</b>	✓	✓	✓	✓
<b>Free Online Banking</b>	✓	✓	Analyzed <sup>5</sup>	✓
<b>Online Cash Management<sup>3</sup></b>	✓	✓	Analyzed <sup>5</sup>	✓
<b>Free Telephone Banking</b>	✓	✓	✓	✓
<b>Online Bill Pay<sup>4</sup></b>	✓	✓	✓	✓
<b>Mobile Banking and Mobile Deposit</b>	✓	✓	Analyzed <sup>5</sup>	✓
<b>Courtesy Checks at Account Opening</b>	✓	✓	✓	✓

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

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

<sup>2</sup> Subject to application and approval.

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

<sup>4</sup> Fee will apply if less than five payments are made each month.

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

<sup>6</sup> Interest rate is tiered and may change after the account is opened. Fees may reduce earnings.

