



Minimum Opening Deposit

Monthly Account Service Fee

Balance to Avoid Monthly Service Fee

Monthly Transactions

Monthly Cash Deposit Fee

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	BUSINESS Business clients with low to moderate activity levels	BUSINESS+ Business clients with moderate activity levels with Cash Manager and other optional Treasury Management Services	COMMERCIAL Business clients with high activity levels and optional Treasury Management services; offset monthly service fee with analysis earnings credit
Minimum Opening Deposit	\$250	\$250	\$500
Monthly Account Service Fee	<ul style="list-style-type: none"> \$30 for paper statements with images \$24 for e-statements with images \$20 for paper statements with no images \$14 for e-statements with no images 	<ul style="list-style-type: none"> \$30 for paper statements with images¹ \$24 for e-statements with images¹ \$20 for paper statements with no images¹ \$14 for e-statements with no images¹ 	May be offset with analysis earnings credit ⁶
Balance to Avoid Monthly Service Fee	<ul style="list-style-type: none"> Monthly average collected balance of \$5,000; or, Combined monthly business account balances of \$10,000 and over² 	<ul style="list-style-type: none"> Monthly average collected balance of \$5,000; or, Combined monthly business account balances of \$10,000 and over² 	Based on account analysis ⁶
Monthly Transactions	<ul style="list-style-type: none"> 300 items to include Debits³, Credits, and Checks deposited, including Remote and Mobile Deposits, ACH transactions (max 200)⁴ \$.50 per item over 300 items No charge for POS and RDC Credits First 4 incoming wires are waived per month 	<ul style="list-style-type: none"> 300 items to include Debits³, Credits, and Checks deposited, including Remote and Mobile Deposits, ACH transactions (max 200)⁴ \$.50 per item over 300 items No charge for POS and RDC Credits First 4 incoming wires are waived per month 	Based on account analysis ⁶
Monthly Cash Deposit Fee	<ul style="list-style-type: none"> Cash deposit fee waived up to \$50,000 \$0.25 per \$100 over \$50,000 	<ul style="list-style-type: none"> Cash deposit fee waived up to \$50,000 \$0.25 per \$100 over \$50,000 	May be offset with analysis earnings credit ⁶
	Available upon request ⁷	<ul style="list-style-type: none"> \$50/month for Cash Manager Corporate¹ (includes 2 users); or, Monthly fee waived with combined monthly business account balance of \$100,000 and over⁵ ACH Origination⁷ (4 free batch files, 100 combined items per month) First 2 outgoing Cash Manager Corporate wires are waived per month Other products available upon request⁷ 	Available upon request ⁷

(1) Monthly service and Cash Manager Corporate Fees will be collected each month; qualified refunds are credited the following month. (2) The monthly service fee is waived if a minimum monthly average collected balance of \$5,000 is maintained; or if a combined monthly Business account balance of \$10,000 and over is maintained. Eligible accounts include business checking, business savings, and business CDs of which the client is the primary account holder. For each statement cycle, the following balances are added together to determine the combined balance: The average monthly collected balance in the Business account and in each business checking and business savings account; and, the current balance in each business CD as of the end of the Business account statement cycle. (3) Debits include checks and withdrawals. (4) Monthly Transactions include 300 items, with a cap of 200 ACH transactions. (5) The Cash Manager Corporate fee is waived if a minimum monthly average collected balance of \$100,000 is maintained; or if a combined monthly Business account balance of \$100,000 and over is maintained. Eligible accounts include business checking, business savings, and business CDs of which the client is the primary account holder. For each statement cycle, the following balances are added together to determine the combined balance: The average monthly collected balance in the Business account and in each business checking and business savings account; and, the current balance in each business CD as of the end of the Business account statement cycle. (6) Accounts will be analyzed for monthly activity, float, and actual services used. Accounts with expenses not offset by an earnings credit will be charged on a monthly basis. Analysis earnings credits are calculated on average collected account balance. (7) Subject to approval. Deposit and loan products offered through WestStar Bank, Member FDIC.