



## Business Checking

### Characteristics

Monthly Service Charge	\$20.00
Minimum Balance Requirements to Avoid a Monthly Service Charge	\$10,000.00 or \$25,000.00 Combined Balance <sup>1</sup>
Minimum Opening Balance	\$100.00
Transaction Limits	300 Debit Items <sup>2</sup>
Interest-Bearing	Not Applicable

### Features & Benefits

- Up to \$100 Credit Toward First Check Order
  - Visa® Business Debit Card
  - Online Banking and eStatements
  - Electronic Bill Payment
  - Mobile Banking
  - Combined Statement Available with Checking or Savings Account with Identical Ownership
  - Optional Business Services: ACH Origination, Online Wire Origination, Positive Pay and Remote Deposit Capture<sup>3</sup>
  - Automated Sweep Capability with Other 1<sup>st</sup> Capital Bank Accounts
1. A monthly service charge of \$20.00 will be imposed if the calculated average daily ledger balance during the monthly statement cycle falls below either:
    - a. \$10,000.00 for the Business Checking Account only; or
    - b. \$25,000.00 for combined balances (includes Business Checking and all attached qualifying deposit accounts for the same relationship)
  2. The first 300 debit transactions [checks paid (paper and electronic), point of sale purchases, outgoing account transfers, ACH debits, and withdrawals (including ATM withdrawals)] per monthly account statement cycle are at no cost. Thereafter, the charge is \$0.15 per debit transaction in excess of 300.
  3. Subject to approval and fees.

*Please refer to 1<sup>st</sup> Capital Bank's Truth in Savings, Terms and Conditions of Your Account, Important Information About Your Checking Account, Schedule of Business Fees and Charges for additional account information.*