



Small Business Checking

Characteristics

Monthly Service Charge	\$17.00
Minimum Balance Requirements to Avoid a Monthly Service Charge	\$5,000.00 or \$10,000.00 Combined Balance ¹
eStatement Credit Back to Monthly Service Charge	\$2.00 ²
Minimum Opening Balance	\$100.00
Transaction Limits	150 Debit Items ³
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 Capture⁴
- Automated Sweep Capability with Other 1st Capital Bank Accounts

1. A monthly service charge of \$17.00 will be imposed if the calculated average daily ledger balance during the monthly statement cycle falls below either:
 - a. \$5,000.00 for the Small Business Checking Account only; or
 - b. \$10,000.00 for combined balances (includes Small Business Checking and all attached qualifying deposit accounts for the same relationship)
2. For an account using eStatement service, a credit of \$2.00 will be applied to the account should a monthly service charge be assessed during the monthly statement cycle. If the account is not assessed a monthly service charge then the account will not receive the \$2.00 credit.
3. The first 150 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 150.
4. Subject to approval and fees.

Please refer to 1st 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.