

HomeTown National Bank Business Accounts

	Checking			Money Market		Savings
	Business Basic	Analyzed Business Checking	Business NOW	Business Money Market	Business Summit Plus Money Market	Business Savings Account
Minimum Opening Deposit	\$100	\$100	\$100	\$500	\$10,000	\$100
Average Daily Balance needed to avoid monthly Service	\$1,000	Earnings Credit may offset monthly charges	\$1,000	\$2,500	\$10,000	\$200
Monthly Service Charge	\$10.00	Based on analysis	\$10.00	\$10.00	\$25.00	\$3 per month if balance falls below \$200
Check Writing & Limitations	50 checks per statement cycle; 15¢ per each additional check If the balance falls below \$1,000 there is a 15¢ charge per each additional check/debit	Account may be subject to analysis if there are more than 100 checks or 200 items deposited per statement cycle. (Ask for our Analyzed Fee Schedule)	15¢ per item (debit or credit), and 6¢ per deposited item. Not available to corporations, partnerships, or LLCs.	Subject to Federal Regulation D as described below. ¹	25 deposited items per statement cycle; 15¢ per each additional deposited item. Subject to Federal Regulation D as described	Subject to Federal Regulation D as described below. ¹
Interest	No	No	Tiered rates ²	Tiered rates ²	Tiered rates ²	Yes ²
Debit Card/ATM Accessible	ATM/Debit Card and up to \$5.00 per month surcharge reimbursement.	ATM/Debit Card and up to \$5.00 per month surcharge reimbursement.	ATM/Debit Card and up to \$5.00 per month surcharge reimbursement.	No	No	No
Courier Services		See Customer Service Representative for details.				

1) Federal Regulations Governing Savings and Money Market Transaction Limitations. Preauthorized withdrawals (transfers by telephone, online banking/bill pay, overdraft protection, automatic payments, or checks) are limited to a combined total of six per account cycle as prescribed by federal regulations governing savings accounts. ATM Point of Sale transactions and third-party checks drawn on your money market are each limited to 3 maximum per calendar month. Pre-authorized automatic withdrawals from your savings or money market account are also limited to a maximum of 3 per calendar month. If account limitations are continuously exceeded, the savings account will be closed or converted to a checking account as required by federal regulations. A \$1.00 excess transaction fee will be assessed on savings accounts for all debits over the six outlined by Reg D per statement cycle.

2) Interest. The following features are applicable to our interest-bearing accounts.

- **Variable rate accounts.** At our discretion, we may change the interest rate and annual percentage yield at any time. See the "Deposit Rates" bulletin for current rates and annual percentage yields.
- **Balance Method.** We use the average daily balance method to calculate the interest in your account. This method applies a periodic rate to the average daily balance in the account for the period.
- **Interest Accrual, Compounding and Crediting.** Interest begins to accrue on the business day you deposit non-cash items (for example, checks). The interest is compounded monthly and credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

Other Services and Fees

Checking & Savings Account Fees

Insufficient Funds (per item).....	\$ 25.00
Paid Overdrafts (per item created in by check, in-person withdrawal, ATM withdrawal, or other electronic means).....	\$ 25.00
Maximum Paid Overdrafts (per day).....	\$100.00
Continuous Overdraft Charge (per day).....	\$ 2.00
Overdraft Protection (per transfer).....	\$ 3.00
Stop Payment.....	\$ 20.00
Account Warning.....	\$ 10.00
Special Statement.....	\$ 2.00
Returned Check Charge.....	\$ 2.00
Account Early Closure Fee.....	\$ 10.00
Dormant Account Fee (per month).....	\$ 2.00
Check Printing.....	Varies

Wire Transfers

Outgoing (minimum).....	\$ 15.00
Outgoing (repetitive).....	\$ 10.00
Incoming (non-customer).....	\$ 15.00
Foreign (minimum).....	\$ 35.00

Legal Process & Collections

Collections (per item).....	\$ 15.00
Garnishments/Levies.....	\$ 50.00

Night Deposit Services

Night Depository Bag with Lock.....	\$ 20.00
Zipper Bag (non-refundable).....	\$ 5.00
Night Depository Key Deposit.....	\$ 5.00

Other Services/Fees

Money Orders.....	\$ 2.00
Cashier's Checks.....	\$ 3.00
Visa Travel Money Card	\$ 9.95
Fax Service (per page).....	\$ 2.50
Endorsement Stamp.....	Varies
Notary Services (non-customer).....	\$ 5.00
Coin & Currency Wrappers.....	At cost
Safe Deposit Boxes.....	Varies
Research Time (per hour).....	\$ 30.00
Check copies (each).....	\$ 1.00
Account Balancing (per hour)	\$ 20.00
Online Banking	\$9.95m
Bill Pay Service/w Online Banking.....	N/C
Courier Services.....	Varies