

1st Summit Bank Business Checking Solutions	Business Community Checking	Business Relationship Checking	Business Relationship Plus Checking	Business Relationship Analysis Checking
Checking solutions to suit your business needs	Ideal for sole proprietorships, organizations, clubs, and associations. An intuitive digital experience to manage your small business or non-profit. ⁴	Designed for businesses that experience higher transaction volumes and that don't want interest.	Everything our Business Relationship Checking has to offer plus interest. This robust account is for businesses, corporations, and non-profits with a higher cash balance, and a variety of transactions.	For large businesses in need of granular, itemized tracking of account transactions to streamline cash flows and processes. Earnings offset costs. Multiple accounts can be combined for analysis and earnings credit.
Earns Interest	No	No	Yes	Earnings credit
Minimum Opening Deposit	\$50.00	\$50.00	\$50.00	\$50.00
Debit/Credit Items per Month	200* (\$0.30 over item fee)	500** (\$0.20 over item fee)	500** (\$0.20 over item fee)	per transaction
Waived Monthly Service Charge	N/A	Maintain a \$2,500 avg. collected balance or maintain \$5,000 combined current balance to waive \$9.95 monthly fee ³	Maintain a \$5,000 avg. collected balance or maintain \$25,000 combined current balance to waive \$14.95 monthly fee ³	Earnings credit applied to offset fees
Monthly Service Charge	N/A	\$9.95	\$14.95	\$14.95
Night Deposit Locked Bags	Available	Available	Available	Available
Wire Transfers	Available	Available	Available	Available
ACH	Available	Available	Available	Available
Statement Files on USB	Available	Available	Available	Available
Relationship Benefits				
Remote Deposit Capture	Available	Basic RDC scanner at no charge and \$10 discount on monthly RDC fee ²	RDC Scanner at no charge and \$10 discount on monthly RDC fee ²	RDC Scanner at no charge and \$10 discount on monthly RDC fee ²
Merchant Services	Available	25% discount on merchant terminal equipment ¹	25% discount on merchant terminal equipment ¹	30% discount on merchant terminal equipment ¹
Credit Advantages	Not available	No annual fee on Business Line of Credit and no transfer fee on Business Line of Credit advances	No annual fee on Business Line of Credit and no transfer fee on Business Line of Credit advances	No annual fee on Business Line of Credit and no transfer fee on Business Line of Credit advances

¹Customer must apply and be approved for 1st Summit's Merchant Services program. Discount only applies to cost of purchased terminal equipment. Discount does not apply to rental or virtual terminal equipment or shipping or freight costs. ²Customer must apply and be approved for Remote Deposit Capture (RDC) service. Enrollment may be subject to credit approval. No charge for RDC Scanning equipment only. \$10 discount applied to monthly service charge for use of service. ³Combined deposit balance includes all Checking and Savings accounts attached to the same owner's Customer ID on the Business Relationship Checking or Business Relationship Plus Checking account as Primary, Secondary, Joint owners or named DBA. The sum of the current balances of all checking and savings must equal \$5,000 or greater for Business Relationship Checking or \$25,000 or greater for Business Relationship Checking Plus at statement time for the fees to be waived. ⁴eStatements required for Business Community Checking. Accounts with paper statement will be charged a monthly \$3.50 paper statement fee as stated in the Service Schedule.

*per debit/credit item fee of \$0.30 applies to all additional transaction items processed. **per debit/credit item fee of \$0.20 applies to all additional transaction items processed.