

## R Bank - Business Banking Solutions

### Changes Effective September 1, 2016

R Bank Business Banking Solutions Account Features and Benefits	Minimum Opening Balance	Minimum Daily Balance	Monthly Service Charge**	Transaction Fee
<b>SMART BUSINESS CHECKING</b> A non-interest bearing, unlimited check writing account for businesses with limited account activity. The first 200 transit items deposited per month are free.	\$200	\$1,500	\$10	Smart Business Item fee: \$0.50 each after 200 items
<b>COMMERCIAL CHECKING</b> If you have a business with money coming in and going out on a daily basis, you will need a checking account that can keep up! With this small business checking account, you'll receive a competitive earnings rate for companies with a larger number of transactions. With the help of an earnings credit rate you can offset your activity charges, and possibly your entire monthly fee. <ul style="list-style-type: none"> <li>• Monthly maintenance fee and transaction fees are charged through an account analysis of monthly collected balances</li> <li>• Unlimited transactions with low transaction fees</li> <li>• An earnings credit rate equal to the 90 day US Treasury Bill rate as published in the Wall Street Journal on the first day of each month with a base or floor rate of 0.20 basis points will be applied to the average collected balance less a Federal Reserve requirement of 10%.</li> <li>• Combine balances to offset fees</li> <li>• The analysis fee schedule is subject to change at the Bank's discretion without notice.</li> </ul>	\$200	\$0	\$10	Debits - \$0.15 Credits - \$0.50 Items Deposited - \$0.10 ACH - \$0.15 Rolled Coin - \$0.10 Currency Strap - \$0.35 Cash/Currency Deposited - \$0.125 fee over \$10,000 per statement cycle
<b>BUSINESS INTEREST CHECKING</b> An interest bearing checking account designed for sole proprietorships and non-profit organizations that combine the convenience of check writing and earning interest. <ul style="list-style-type: none"> <li>• Interest is compounded daily and paid monthly on collected balance of \$1,500 or more</li> <li>• Monthly service charge waived when minimum balance maintained</li> </ul>	\$200	\$1,500	\$10	None
<b>BUSINESS SAVINGS</b> The perfect complement to any R Bank business checking account - a basic savings account for your business needs. <ul style="list-style-type: none"> <li>• 6 withdrawals per month</li> <li>• Interest is compounded daily and paid quarterly on daily collected balances of \$500 or more</li> <li>• Automatic transfers from your checking account available</li> </ul>	\$200	\$500	\$5	\$4 per withdrawal in excess of six per statement cycle
<b>BUSINESS MONEY MARKET</b> Designed for those with higher investible balances who choose to retain liquidity. Tiered interest varies with the current market. A great source for emergency funds without the penalties of traditional time deposits. <ul style="list-style-type: none"> <li>• Earns interest on maintained minimum balance of \$2,500 and above</li> <li>• Limited to 6 debit transactions per statement cycle</li> <li>• Monthly service fee waived if minimum balance maintained</li> </ul>	\$200	\$2,500	\$10	\$10 per withdrawal in excess of six per statement cycle
<b>PREMIUM MONEY MARKET</b> Designed for those with higher investible balances who choose to retain liquidity and earn premium yields on those balances. Tiered interest varies with the current market. A great source for emergency funds without the penalties of traditional time deposits. <ul style="list-style-type: none"> <li>• Earns interest on maintained minimum balance of \$5,000 and above</li> <li>• Limited to 6 debit transactions per statement cycle</li> <li>• Monthly service fee waived if minimum balance maintained</li> </ul>	\$2,500	\$5,000	\$15	\$10 per withdrawal in excess of six per statement cycle
<b>CERTIFICATE OF DEPOSIT (CD)</b> We offer Certificates of Deposit with wide-ranging terms. With a minimum opening requirement of only \$1,000. Certificates of Deposit offer stable, secure results, insured to the maximum allowed by the FDIC. <ul style="list-style-type: none"> <li>• Interest rates determined by term and investment amount</li> </ul>	varies	varies	\$0	Penalty for early withdrawal
<b>OTHER BUSINESS BANKING SERVICES</b> - These services complement any R Bank checking account. <ul style="list-style-type: none"> <li>• <b>REMOTE DEPOSIT CAPTURE</b> - Provides commercial customers with the ability to remotely deposit check items.</li> <li>• <b>CASH MANAGEMENT SERVICES</b> - These services consist of ACH Origination and Wire Funds Transfer. Both services are accessible through R Bank's Business Banking platform and require setup and approval before available to customers.</li> <li>• <b>INTERNET BANKING SERVICES WITH BILL PAY</b> - Provides basic internet banking for business clients. Customers have the ability to navigate between multiple entities with ease, perform transfers between like-styled accounts, pay bills, perform stop payment requests, and more!</li> </ul> Please see an R Bank Personal Banker for more information regarding these services.				

Revised 09-01-16

In addition to all the great features and benefits, all of our checking accounts come with free Online Banking and Online Bill-Pay\*

\*\$5.95 monthly service charge after 60 days of inactive bill pay.

Monthly service charge is charged if balance falls below minimum daily balance.



Member FDIC