

# BUSINESS ACCOUNTS

CHECKING ACCOUNTS	eSolutions Business	First Step Business	Business Account Analysis**	Interest Business
<b>Opening Balance</b>	\$100	\$100	\$100	\$5,000
<b>Service Charge</b>	No monthly service charge. After 3, 50¢ per check \$6 monthly fee for paper statements*	\$15 monthly service charge, waived with minimum daily balance of \$2,500	Monthly service charge based on account analysis, starting with \$14 base monthly service charge	\$18 monthly service charge, waived with minimum daily balance of \$5,000
<b>Other Account Fees</b>	No Baker Boyer imposed fee for debit card and ATM transactions	50¢ per posted check (in excess of 25); 30¢ per deposited item (in excess of 50)	see above	50¢ per posted check (in excess of 25); 30¢ per deposited item (in excess of 50)
<b>Interest</b>	N/A	N/A	N/A	Interest is earned daily and paid monthly on collected balance, if maintained above \$5,000

SAVINGS ACCOUNTS	Business Savings	Business Money Market Gold
<b>Opening Balance</b>	\$100	\$5,000
<b>Service Charge</b>	\$5 monthly service charge, waived with minimum daily balance of \$400	\$15 monthly service charge, waived with minimum daily balance of \$5,000
<b>Other Account Fees</b>	No Baker Boyer imposed fee for ATM transactions.	
<b>Interest</b>	Interest is earned daily and paid quarterly on collected balance, if greater than \$400	Interest is earned daily and paid monthly on collected balance. Rates are subject to change daily. Interest based on current ledger balance tiers****

\*There is a \$6 monthly service fee for eSolutions customers who choose paper statements. There is no charge for electronic statements which are available through Online Banking.

#### \*\*Analyzed Account

**Earnings Credit** — All funds collected in your business checking account earn a credit to help reduce eligible monthly service fees. This credit is derived by applying the earnings credit to your daily collected balance after deducting a 15% reserve requirement. The earnings credit rate is a variable rate that the Bank can change at any time.

**Uncollected Funds** — If checking withdrawals are made faster than incoming checks are collected, you are, in effect, using bank funds. For this service, a fee is assessed for uncollected funds using the monthly average of the 90-day Treasury Bill rate plus 4%. This rate is subject to change on the last business day of each month. We'll debit your account or invoice you for the difference in any statement period where your fees exceed your earnings allowance.

We reserve the right to not pay accrued interest if account is closed prior to payment date.

#### \*\*\*\*Interest Balance Tiers

- \$0 to \$24,999.99
- \$25,000.00 to \$49,999.99
- \$50,000.00 to \$99,999.99
- \$100,000.00 to \$249,999.99
- \$250,000.00 and over

All fees are accurate as of 04/22/2024 and are subject to change without prior notice. Also, please reference Baker Boyer's Statement of Fees.

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