







BUSINESS BANKING PRODUCTS AND SERVICES

<p>BUSINESS BUILDER E-FREE CHECKING</p> <ul style="list-style-type: none"> \$100 to open No minimum balance required No monthly service / maintenance fee First 150 transactions (debits/credits/deposited items) free; then \$0.50 each Non-interest bearing eStatement required 	<p>BUSINESS BUILDER CHECKING</p> <ul style="list-style-type: none"> \$100 to open \$10 monthly service fee w/eStatements; \$13 w/paper statements Monthly service fee waived w/\$3,000 daily minimum balance OR \$10,000 monthly combined average balance (checking, savings, or Money Market account; same ownership) First 250 transactions free (debits/credits/deposited items); then \$0.50 each Non-interest bearing 	<p>BUSINESS BUILDER INTEREST CHECKING</p> <ul style="list-style-type: none"> \$100 to open \$12 monthly service fee w/eStatements; \$15 w/paper statements Monthly service fee waived w/\$5,000 daily minimum balance OR \$15,000 monthly combined average balance (checking, savings, or Money Market account; same ownership) Monthly fee waived for qualifying non-profit organizations First 250 transactions free debits/credits/deposited items); then \$0.50 each Earns interest based on account balance 	
<p>BUSINESS BUILDER ANALYZED CHECKING</p> <ul style="list-style-type: none"> \$100 to open \$13 monthly service fee No charge for eStatements and notices \$3 additional monthly fee for paper statements Deposits/credits posted at \$.30 each; checks / debits posted at \$.18 each Deposited items on-us at \$.10 each; 12th RCPC and other at \$.14 each Cash deposited or purchased at \$.10 per \$100; coin rolls deposited or purchased at \$.10 per roll Earnings credit received on net collected balances used to offset account activity charges Balances can also be used to offset fees for additional services, i.e., wire transfer, stop payment, etc. Non-interest bearing 	<p>BUSINESS MONEY MARKET</p> <ul style="list-style-type: none"> \$100 to open \$12 monthly service fee w/eStatements; \$15 w/paper statements Monthly service fee waived w/\$3,000 daily minimum balance \$10 for each restricted transfer over 6 per statement cycle Earns interest based on account balance 	<p>BUSINESS MONEY MARKET PLUS</p> <ul style="list-style-type: none"> \$100 to open \$25 monthly service fee w/eStatements; \$28 w/paper statements Monthly service fee waived w/\$100,000 daily minimum balance \$10 for each restricted transfer over 6 per statement cycle Earns interest based on account balance 	
	<p>BUSINESS STATEMENT SAVINGS</p> <ul style="list-style-type: none"> \$100 to open \$10 minimum to keep account open \$4.00 monthly service fee; waived w/\$200 daily minimum balance \$10 for each restricted transfer over 6 per statement cycle Variable rate of interest ATM card with no monthly fee 	<p>BUSINESS CERTIFICATES OF DEPOSIT</p> <ul style="list-style-type: none"> \$100 to open Terms from 3 months to 5 years ACB 6 and 12 mos. terms allow add-on deposits Earn higher rates for longer terms Early withdrawal penalties may apply Interest may be withdrawn without penalty 	
<p>OUR BUSINESS BANKING PRODUCTS INCLUDE THESE OPTIONS*:</p> <ul style="list-style-type: none"> Visa™ Debit Card with no monthly fee No fee for standard online banking access Business Online Banking / Cash Management Services Online Bill-Payment Services Merchant Credit Card and Payroll Services Quick Click Deposit (<i>Remote Deposit Capture</i>) Deposit Courier Services (<i>we'll pick up non-cash deposits at your business</i>) Workplace Banking (<i>a package of products and services for your employees</i>) Mobile Deposit 24/7 Automated Customer Service Free cash withdrawals at thousands of Money Pass® ATMs Overdraft protection products <p>*Some restrictions and/or additional fees may apply</p>		<p>IOLTA LAWYER TRUST ACCOUNTS <i>Honored to be an Oregon Law Foundation Leadership Visionary Bank!</i></p> <ul style="list-style-type: none"> Competitive interest rate with no service fees (rates are subject to change) Support access to justice in Oregon and Washington by obtaining and distributing funds to provide legal services to persons of lesser means Promote diversity in the legal profession Educate the public about the law <p style="text-align: center;">   www.albinabank.com   </p>	

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