



BUSINESS BANKING PRODUCTS

OTHER BUSINESS PRODUCTS & SERVICES

- All types of Loans and Lines of Credit (*including Government Guaranteed Loans*)
 - Business Credit Cards
 - Merchant Services
- Business Online Banking / Cash Management Services (*Account balance information, ACH origination, Stop payment requests, Tax payments, Check and statement images, Positive Pay, etc.*)
 - Wire Transfer Services
 - Bill Payment Services
 - Deposit Courier Services (*We'll happily pick up non-cash deposits at your business*)
- Depository Services at U.S. Bank (*make your Albina deposit at select U.S. Bank branches; set-up required.*)
 - Night Depository Services
- 24/7 Automated Customer Service
 - Free Cash Withdrawals at thousands of MoneyPass® ATMs across the country
 - Overdraft Privilege Service
 - Workplace Banking
 - Remote Deposit Capture



<p>BUSINESS BUILDER FREE CHECKING</p> <ul style="list-style-type: none"> • \$100 minimum opening deposit • No monthly service charge or maintenance fee • No minimum balance required • First 150 transactions (debits/credits) free; then \$0.50 each • Non-interest bearing • No fee for standard online banking access 	<p>BUSINESS BUILDER CHECKING</p> <ul style="list-style-type: none"> • \$100 minimum opening deposit • \$8 monthly service fee if daily minimum balance drops below \$2,500 • First 250 transactions (debits/credits) free; then \$0.50 each • Non-interest bearing • No fee for standard online banking access
<p>BUSINESS BUILDER INTEREST CHECKING</p> <ul style="list-style-type: none"> • \$100 minimum opening deposit • \$10 monthly service fee if daily minimum balance drops below \$3,500 (<i>Monthly fee is waived for qualifying Nonprofit Organizations</i>) • First 250 transactions (debits/credits) free; then \$0.50 each • No fee for standard online banking access 	<p>BUSINESS BUILDER ANALYZED CHECKING</p> <ul style="list-style-type: none"> • \$100 minimum opening deposit • \$12 monthly service fee • Deposits/credits posted at \$.25 each; Checks/debits posted at \$.15 each • Deposited items on-us at \$.08 each.; 12th RCPC and other at \$.12 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.g., wire transfers, stop payment, etc. • Non-interest bearing
<p>BUSINESS MONEY MARKET</p> <ul style="list-style-type: none"> • \$100 minimum opening deposit • \$10 monthly service fee if daily minimum balance drops below \$2,500 • \$10 for each restricted transfer over 6 per month • Tiered rates of interest based on balance in account • ATM card options; no foreign ATM fees; no surcharge at thousands of MoneyPass ATMs across the country • No fee for standard online banking access 	<p>BUSINESS MONEY MARKET PLUS</p> <ul style="list-style-type: none"> • \$100 minimum opening deposit • \$25 monthly service fee if daily minimum balance drops below \$100,000 • \$10 for each restricted transfer over 6 per month • Tiered rates of interest based on balance in account • Balances below \$100,000 earn interest at lowest tier of Business Money Market account • ATM card options; no surcharge at thousands of MoneyPass ATMs across the country • No fee for standard online banking access
<p>BUSINESS STATEMENT SAVINGS</p> <ul style="list-style-type: none"> • \$50 min. opening deposit • \$3.50 monthly service fee if daily minimum balance drops below \$100 • Monthly service charge is waived if checking account is also opened (<i>must be set up on combined statement</i>) • Variable rate of interest 	<p>BUSINESS CERTIFICATES OF DEPOSIT</p> <ul style="list-style-type: none"> • \$100 minimum opening deposit • Terms from 3 months to 5 years • ACB 6 and 12 month terms allow add-on deposits • Earn higher rates for longer terms • Early withdrawal penalties may apply • Interest may be withdrawn without penalty
<p>CDARS (CERTIFICATE OF DEPOSIT ACCOUNT REGISTRY SERVICE)</p> <ul style="list-style-type: none"> • FDIC insurance coverage on deposits up to \$50,000,000 • Single consolidated statement • Rates competitive with other high quality, fixed income investments • Terms of 4, 13, 26 or 52 weeks, and 2 and 3 year investments • No direct fees to customer 	

MLK Office
2022 NE MLK Jr. Blvd.
503-287-7537

St. Johns Office
8040 N. Lombard Ave.
503-285-9966

Social Impact Banking Office
430 NW 10th Ave.
503-445-2150

Beaumont Office
4020B NE Fremont Ave.
503-445-8720

Rose City Office
5636 NE Sandy Blvd.
503-445-8700