

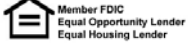




BUSINESS BANKING PRODUCTS AND SERVICES

<p>BUSINESS 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 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 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) • <i>Monthly fee waived for qualifying non-profit organizations</i> • First 250 transactions free debits/credits/deposited items); then \$0.50 each • Earns interest based on account balance 	
<p>BUSINESS 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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