



# 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 over 2,000 Key Bank ATMs across 15 states and no foreign ATM fees
- Overdraft Privilege Service
  - Workplace Banking



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

MLK Office  
2002 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