

COMMERCIAL ACCOUNT FEATURES

	Commercial Plus Checking	Commercial Checking	Commercial Money Market Premium	Commercial Money Market Plus	Commercial Money Market
Minimum Opening Deposit	\$1,000.00	\$1,000.00	\$25,000.00	\$10,000.00	\$1,000.00
Interest Earned (Annual Percentage Yield)	Earnings Credit Allowance 3	Non-applicable	*Interest rate paid quarterly on available balance \$0 to \$24,999.99 0.05%* \$25,000 to \$99,999.99 0.25%* \$100,000.+ 0.60%*	*Interest rate paid quarterly on available balance \$0 to \$24,999.99 0.05%* \$25,000 to \$49,999.99 0.05%* \$50,000 to \$99,999.99 0.05%* \$100,000 + 0.05%*	*Interest rate paid quarterly on available balance \$0 to \$4,999.99 0.05%* \$5,000 to \$9,999.99 0.05%* \$10,000 to \$19,999.99 0.05%* \$20,000 + 0.05%*
Account Benefits	<ul style="list-style-type: none"> ▪ Earnings credit applied monthly to offset service charge, transaction fees, & statement fees ▪ Internet Access <ul style="list-style-type: none"> -Basic Free -Cash Management \$10.00 per month ▪ ATM/Debit card available ▪ Complimentary Monthly Truncated Statement <ul style="list-style-type: none"> -Monthly Image Statement \$5.00 	<ul style="list-style-type: none"> ▪ 50 free debit/credit transactions per month (\$0.25 each additional transaction) ▪ Internet Access <ul style="list-style-type: none"> -Basic Free -Cash Management \$10.00 per month ▪ ATM/Debit card available ▪ Complimentary Monthly Image Statement 	<ul style="list-style-type: none"> ▪ 6 withdrawals per month including checks, ACH, overdraft sweep, debit card transactions, and phone/internet transactions ▪ Internet Access <ul style="list-style-type: none"> -Basic Free -Cash Management \$10.00 per month ▪ ATM/Debit card available ▪ Complimentary Quarterly Image Statement 	<ul style="list-style-type: none"> ▪ 6 withdrawals per month including checks, ACH, overdraft sweep, debit card transactions, and phone/internet transactions ▪ Internet Access <ul style="list-style-type: none"> -Basic Free -Cash Management \$10.00 per month ▪ ATM/Debit card available ▪ Complimentary Quarterly Image Statement 	<ul style="list-style-type: none"> ▪ 6 withdrawals per month including checks, ACH, overdraft sweep, debit card transactions, and phone/internet transactions ▪ Internet Access <ul style="list-style-type: none"> -Basic Free -Cash Management \$10.00 per month ▪ ATM/Debit card available ▪ Complimentary Quarterly Image Statement
Overdraft Protection	Subject to approval; \$25.00 Annual Fee	Subject to approval; \$25.00 Annual Fee	Non-applicable	Non-applicable	Non-applicable
Minimum Balance Requirement	Non-applicable	\$2,000.00	\$25,000.00	\$10,000.00	\$1,000.00
Account Requirements	Non-applicable	Non-applicable	Active Commercial Checking or Commercial Plus Checking account and estatements 1	Non-applicable	Non-applicable
Monthly Service Fee	\$30.00 4	\$0.00 2	\$0.00 3	\$0.00 3	\$0.00 2

* Interest Rate subject to change as often as daily at bank discretion. Fees may reduce earnings. Annual Percentage Yield (APY) is accurate as of January 30, 2012.

Note 1: If Commercial Checking or Commercial Plus Checking account is closed and/or estatements are discontinued, account will be changed to a Commercial Money Market Plus account no later than the following statement cycle

Note 2: \$10.00 Monthly Service Fee if balance falls below Monthly Minimum Balance Requirements.

Note 3: \$15.00 Monthly Service Fee if balance falls below Monthly Minimum Balance Requirements.

Note 4: Earnings credit subject to change daily at bank discretion. Transaction Fees could reduce the earnings credit on the account.

Transaction Fees:

\$.040 per deposit

\$0.10 Checks drawn on First Commercial Bank and local items deposited.

\$0.12 Non-local checks payable by banks geographically located a significant distance from a Federal Reserve Office and items in process of collection.

\$0.15 per check written

\$0.10 per ACH debit/credit

