

Business Schedule of Fees

Effective September 4, 2010

Florida



bankofamerica.com



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Please note. We have to maintain deposit accounts at one of our banking centers. If you live in a state where we do not have a banking center and you ask us to open a business account for you, we currently maintain the account at one of our banking centers in Florida. If this situation applies to you, we will give you the Business Schedule of Fees for Florida.

Account Fees for Business Deposit Accounts

This schedule applies to business deposit accounts that we maintain in Florida. Please read carefully. It is part of the binding contract between you and us for your account and deposit relationship.

This schedule lists account fees that may apply to you, depending on which account you have, how you use your account and what services you use. It also explains how you can avoid many fees.

The checking, savings and CD sections describe the business deposit accounts that we currently offer in Florida.

For information about interest rates, information about other services and fees not covered in this schedule, please visit a banking center, call us at the number on your statement or call us at 1.888.BUSINESS. Please note that fees for your account may be different than those listed in this schedule based on your overall relationship with us.

We may change the accounts and services described in this schedule at any time by adding new terms and conditions or deleting or amending existing terms and conditions. We may also add new accounts or services and convert or discontinue existing accounts or services at any time.

You can ordinarily open most accounts through all of our channels – in our banking centers, through telephone banking, and online. However, some accounts may not be available at all times, in all locations, or through all channels.

Your account and deposit relationship are also governed by the *Deposit Agreement and Disclosures*. Please read that agreement carefully.

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Business Checking Accounts

Account	Monthly Maintenance Fee	How to Avoid the Monthly Maintenance Fee	Transaction Fees (each statement cycle)	Account Features/Services
<p><i>Business Economy Checking</i> Consider this account if you want a basic checking account designed for start-up or smaller sized businesses having a low number of transactions. This is a non-interest-bearing account.</p>	<p>\$17.00</p>	<p>Maintain at least one of the following balances:</p> <ul style="list-style-type: none"> • \$3,000 minimum daily balance • \$10,000 average monthly balance • \$10,000 combined minimum daily balance • \$20,000 combined average monthly balance <p>OR</p> <p>Enroll your Business Economy Checking account in Business Fundamentals and make qualified monthly purchases with your Bank of America® Visa® Business debit card, and we'll waive your monthly maintenance fee.*</p> <p>See "Other Account Information" on page 12 for eligible balances.</p>	<p>Checks paid/other debits/deposited items</p> <ul style="list-style-type: none"> • No fee for first 150, then 45¢ per item • No fee for ACH, debit card, Online Bill Pay debits and ATM withdrawals <p>Deposit tickets</p> <ul style="list-style-type: none"> • No fee <p>Cash deposited</p> <ul style="list-style-type: none"> • No fee for first \$10,000, then 20¢ per \$100 	<ul style="list-style-type: none"> • Free Small Business Online Banking service with unlimited Bill Pay • Free Visa® Business debit card – lets you access Bank of America ATMs to make deposits, withdrawals or transfers and make purchases anywhere Visa Business debit cards are accepted • Free Visa® Business Employee debit card also available with access and spending limits controlled by you • Free Business Deposit Card for you or your employees • Overdraft Protection service from your linked Bank of America business savings account or business credit card • Access to over 18,000 Bank of America ATMs and 6,100 Banking Centers • Free Check Safekeeping

*By enrolling in the Business Fundamentals package, Bank of America will waive the monthly maintenance fee on your Business Economy Checking account for each statement cycle in the month following a point-of-sale Bank of America Visa debit card purchase. For example, if you make a point-of-sale debit card purchase in the month of August, your monthly maintenance fee credit will appear on your September statement. The following transactions do not qualify as point-of-sale purchases: a) ATM transactions; b) credits, such as those for purchases that are cancelled or returned, or other adjustments related to point of sale purchases; c) purchases of cash-like items, such as money orders, traveler's cheques, foreign currency, cashier's checks, gaming chips, and other similar instruments and things of value; d) account funding transactions, including transfers to open or fund deposits, escrow or brokerage accounts and purchases of stored value cards. The account must be in good standing at the time of the purchase(s). For each month a point-of-sale debit card purchase is not made, you will be charged your usual monthly maintenance fee if you do not meet the minimum balance requirement outlined in your Business Schedule of Fees. We may, at our discretion and without notice to you, amend or cancel this offer at any time.

Business Checking Accounts (cont.)

Account	Monthly Maintenance Fee	How to Avoid the Monthly Maintenance Fee	Transaction Fees (each statement cycle)	Account Features/Services
<p><i>Business Advantage</i> Consider this account if you want a premium package designed for small to medium sized businesses with higher balances and a higher number of transactions. This is a non-interest-bearing account.</p>	<p>\$29.95</p>	<p>Maintain at least one of the following balances:</p> <ul style="list-style-type: none"> • \$15,000 average monthly balance • \$35,000 combined average monthly balance <p>See “Other Account Information” on page 12 for eligible balances.</p>	<p>Checks paid/other debits/deposited items</p> <ul style="list-style-type: none"> • No fee for first 400, then 45¢ per item • No fee for ACH, debit card, Online Bill Pay debits and ATM withdrawals <p>Deposit tickets</p> <ul style="list-style-type: none"> • No fee <p>Cash deposited</p> <ul style="list-style-type: none"> • No fee for first \$20,000, then 30¢ per \$100 	<p>Same account features/services as Business Economy Checking, plus:</p> <ul style="list-style-type: none"> • First three months free of the monthly maintenance fee, excess transaction fee and cash deposited fee, regardless of balances • Free introductory check package that includes checks, deposit slips and an endorsement stamp • Up to three additional deposit accounts with no monthly maintenance fee <ul style="list-style-type: none"> – A Business Economy Checking account – A Select Business Interest Maximizer™ savings account or Business Interest Maximizer™ savings account – An eligible personal checking account with no monthly maintenance fee for twelve months • Free Online Business Suite® Account Management • Free stop payments • Free incoming domestic wire transfers • Higher rates on CDs • Free Check Image Service
<p><i>Business Interest Checking</i> Consider this account if you want a basic variable rate interest-bearing checking account.</p>	<p>\$17.00</p> <p><i>Effective with statement cycles beginning on or after November 4, 2010, the monthly maintenance fee changes to:</i></p> <p>\$18.00</p>	<p>Maintain at least one of the following balances:</p> <ul style="list-style-type: none"> • \$5,000 minimum daily balance • \$10,000 average monthly balance • \$10,000 combined minimum daily balance • \$20,000 combined average monthly balance <p>See “Other Account Information” on page 12 for eligible balances.</p>	<p>Checks paid/other debits/deposited items</p> <ul style="list-style-type: none"> • No fee for first 150, then 45¢ per item • No fee for ACH, debit card, Online Bill Pay debits and ATM withdrawals <p>Deposit tickets</p> <ul style="list-style-type: none"> • No fee <p>Cash deposited</p> <ul style="list-style-type: none"> • No fee for first \$10,000, then 20¢ per \$100 	<p>Same account features/services as Business Economy Checking plus:</p> <ul style="list-style-type: none"> • Pays interest on your checking balance <p><i>Under federal regulations, this account is limited to sole proprietorships, nonprofits, or government entities.</i></p>
<p><i>Public Service Trust Account</i> Consider this account if you hold funds in trust and interest must be paid to a state program, such as an Interest On Lawyer's Trust Account (IOLTA) program.</p>	<p>Deducted from interest</p>			<ul style="list-style-type: none"> • This account complies with the requirements of the IOLTA program for the state where it is opened. • Interest, less permissible fees, is paid to the state program. • You are responsible for fees that the state program does not permit to be paid from the interest.

Business Savings Accounts

Account	Monthly Maintenance Fee	How to Avoid the Monthly Maintenance Fee	Transaction Fees (each statement cycle)	Account Features/Services	Other Important Account Information
<p><i>Business Interest Maximizer™ Savings</i> Consider this savings account if you want a variable rate interest-bearing account.</p>	\$15.00	Maintain the following balance: • \$5,000 minimum daily balance	<p>Deposited items</p> <ul style="list-style-type: none"> • No fee for first 50, then 30¢ per item <p>Deposit tickets</p> <ul style="list-style-type: none"> • No fee <p>Cash deposited</p> <ul style="list-style-type: none"> • 20¢ per \$100 <p>Transaction limits</p> <ul style="list-style-type: none"> • \$15.00 for each excess transaction over the legal limit. A transfer by check will count towards transaction limits - See <i>Transaction Limits for Savings Accounts</i> on page 12 	<ul style="list-style-type: none"> • Tiered Rates – higher rates as your balances grow • Link this account to your business checking account for overdraft protection • Free Business ATM Card – lets you access Bank of America ATMs to make deposits, withdrawals or transfers • Free Business Deposit Card – lets you or your employees make deposits to your business checking or savings accounts at Bank of America ATMs 	<ul style="list-style-type: none"> • You may not write checks on this account or use a debit card for purchases (point-of-sale transactions). • If you convert to this account from another account, please destroy your checks.
<p><i>Select Business Interest Maximizer™ Savings</i> Consider this premium, variable rate interest-bearing savings account if you are a Business Advantage customer and open the account with at least \$10,000 in “new to the bank” funds.</p>	\$15.00	Maintain the following balance: • \$5,000 minimum daily balance	<p>Deposited items</p> <ul style="list-style-type: none"> • No fee for first 50, then 30¢ per item <p>Deposit tickets</p> <ul style="list-style-type: none"> • No fee <p>Cash deposited</p> <ul style="list-style-type: none"> • 20¢ per \$100 <p>Transaction limits</p> <ul style="list-style-type: none"> • \$15.00 for each excess transaction over the legal limit. A transfer by check will count towards transaction limits - See <i>Transaction Limits for Savings Accounts</i> on page 12 	<ul style="list-style-type: none"> • Link this account to your business checking account for overdraft protection • Free Business ATM Card – lets you access Bank of America ATMs to make deposits, withdrawals or transfers • Free Business Deposit Card – lets you or your employees make deposits to your business checking or savings accounts at Bank of America ATMs 	<ul style="list-style-type: none"> • Business Advantage account required. • Minimum of \$10,000 in “new to the bank” funds required to open account. • You may not write checks on this account or use a debit card for purchases (point-of-sale transactions).
<p><i>Business Investment Account</i> Consider this savings account if you want a variable rate interest-bearing account that includes limited check access.</p>	\$10.00	Maintain the following balance: • \$2,500 minimum daily balance	<p>Deposited items</p> <ul style="list-style-type: none"> • No fee for first 50, then 30¢ per item <p>Deposit tickets</p> <ul style="list-style-type: none"> • No fee <p>Cash deposited</p> <ul style="list-style-type: none"> • 20¢ per \$100 <p>Transaction limits</p> <ul style="list-style-type: none"> • \$15.00 for each excess transaction over the legal limit - See <i>Transaction Limits for Savings Accounts</i> on page 12 	<ul style="list-style-type: none"> • Link this account to your business checking account for overdraft protection • Free Business ATM Card – lets you access Bank of America ATMs to make deposits, withdrawals or transfers • Free Business Deposit Card – lets you or your employees make deposits to your business checking or savings accounts at Bank of America ATMs 	<ul style="list-style-type: none"> • You may write checks on this account up to a total of three checks and point-of-sale transactions each statement cycle.

Time Deposits - CDs

Account	Minimum Amount You Need to Open Account	Account Features/Services	Interest Rate	Other Important Account Information
<i>CD</i> <i>Terms of 7 Days — 27 Days</i>	\$15,000	<ul style="list-style-type: none"> No additional deposits until maturity Automatically renews at maturity unless you choose the single maturity option. Single maturity CDs will not earn interest after the maturity date. 	Fixed until maturity	<ul style="list-style-type: none"> A penalty is imposed for early withdrawal
<i>CD</i> <i>Terms of 28 Days — 10 Years</i>	\$1,000	<ul style="list-style-type: none"> No additional deposits until maturity Automatically renews at maturity unless you choose the single maturity option. Single maturity CDs will not earn interest after the maturity date. 	Fixed until maturity	<ul style="list-style-type: none"> A penalty is imposed for early withdrawal For CDs with terms of 30 days or more, we send you a maturity notice prior to renewal. Please read it carefully. We may change the type, term or other features of your CD by giving you notice. If we make a change, we tell you about the change in the maturity notice.
<i>Risk Free CD</i> [®]	\$5,000	<ul style="list-style-type: none"> No additional deposits until maturity Automatically renews. See deposit rate sheet for available terms. 	Fixed until maturity	<ul style="list-style-type: none"> Early withdrawal: We waive the early withdrawal penalty after the first 6 days of the account term (or the first 6 days following any partial withdrawal). We send you a maturity notice prior to renewal. Please read it carefully. We may change the type, term or other features of your CD by giving you notice. If we make a change, we tell you about the change in the maturity notice.
<i>Opt-Up</i> [®] <i>CD</i>	See deposit rate sheet for minimum opening amount	<ul style="list-style-type: none"> No additional deposits until maturity Automatically renews. See deposit rate sheet for available terms. 	Variable. Your interest rate and annual percentage yield may change. After the first 6 months of the term, you have a one-time option to reset the interest rate for the remaining term of the CD. Here is how the reset option works: If our interest rate for a new Opt-Up CD increases, and you are eligible to reset your interest rate, you can ask us to reset the rate on your Opt-Up CD. You may reset the rate only once during the term, starting in the seventh month of the term. After we reset the rate, the new rate will apply only to the remaining term of the CD.	<ul style="list-style-type: none"> A penalty is imposed for early withdrawal We send you a maturity notice prior to renewal. Please read it carefully. We may change the type, term or other features of your CD by giving you notice. If we make a change, we tell you about the change in the maturity notice.

Please also review *Other Account Fees and Services* on pages 6-11 and the *Deposit Agreement and Disclosures*. The *Deposit Agreement and Disclosures* contains information about how we calculate interest, the early withdrawal penalty and other terms for CDs.

Other Account Fees and Services

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee	
ATM Bank of America ATM – <i>an ATM that prominently displays the Bank of America name and logo on the ATM</i>	Withdrawals, deposits, transfers, payments and balance inquiries at a Bank of America ATM	No ATM fee	Deposits and payments may not be available at some ATMs. Transaction fees may apply to some accounts. See account descriptions in this schedule.	
	Non-Bank of America ATM Fee for: Withdrawals, transfers and balance inquiries at a non-Bank of America ATM located in the U.S.	\$2.00 each	<ul style="list-style-type: none"> • When you use a non-Bank of America ATM, you may also be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer. • The non-Bank of America ATM fees do not apply at some ATMs located outside the United States. Call us before you travel internationally for current information about banks participating in the program. • See the disclosure information that accompanied your card for other fees that may apply. • Non-Bank of America ATM fees are in addition to other account fees that may apply to the transaction, such as the fee for an excess withdrawal from savings. 	
	Non-Bank of America ATM Fee for: Withdrawals, transfers and balance inquiries at a non-Bank of America ATM located in a foreign country	\$5.00 each		
Audit	Bank Audit Confirmation Fee	\$20.00 per request	For example, auditor request to obtain account balance confirmation on customer.	
Check Cashing Bank of America customer		No fee	A fee may be assessed to a payee presenting a check that you issued if the payee is not a Bank of America customer. Full Analysis Business Checking account holders may agree to assume the responsibility for this fee on behalf of their payee. Please contact your Bank of America representative to learn more about how you may do so, and alternatives that may be available.	
	Nonrelationship customer	Checks drawn on Bank of America personal accounts		No fee
		Checks drawn on Bank of America business accounts		\$6.00 per check
		Checks not drawn on Bank of America (Government)		\$6.00 per check

Other Account Fees and Services (cont.)

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
Cash Processing: Bulk Coin	Full Fed bag	No fee	<ul style="list-style-type: none"> • Full bags containing loose coin in standard amounts ready for shipment to the Federal Reserve. Standard coin amounts: <ul style="list-style-type: none"> • Quarters - \$1,000 • Dimes - \$1,000 • Nickels - \$200 • Pennies - \$50 • Cash deposited fee also applies to coin/currency deposit
	Mixed denomination/Partial bag	\$5.00 per bag	<ul style="list-style-type: none"> • Bags containing loose coin in non-standard amounts • Cash deposited fee also applies to coin/currency deposit
Change Orders	Change order	\$2.00 per change order	
	Currency supplied	8¢ per \$100	Outgoing currency supplied upon request
	Coin supplied	10¢ per roll	Rolls of coin supplied upon request
Deposit Bags	Quick Business Deposit® (QBD®) bag processing	No fee	<ul style="list-style-type: none"> • Sealable plastic bag – holds checks and cash for deposit • Cash deposited fee also applies to coin/currency deposit
	Canvas bag processing	\$5.00 per bag	<ul style="list-style-type: none"> • Lockable canvas bag – holds checks and cash for deposit • Cash deposited fee also applies to coin/currency deposit
	Plastic deposit bags purchase	At cost	Plastic bags used for QBD service and deposit processing

Other Account Fees and Services (cont.)

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
<i>Check Safekeeping, Check Image and Check Enclosure Services</i>	Check Safekeeping Service	No fee	<ul style="list-style-type: none"> We store copies of cancelled checks for seven years and do not return them with your statement. Our Online Banking service allows you to view and print copies of checks that posted to your account within the last 180 days.
	Check Image Service Fee	No fee <i>Effective with statement cycles beginning on or after January 6, 2011, the fee amount changes to: \$3.00 each statement cycle</i>	<ul style="list-style-type: none"> We provide you with images of the front and back of your cancelled checks. Each account statement includes images of checks (up to 5 per page) that posted to your account during the statement cycle. We do not return your cancelled checks. You can view and print copies of the front and back of checks posted within the last 180 days by signing on to Online Banking, or you can request check copies by visiting your nearest Bank of America banking center, or calling the customer service number on your statement. Fee waived for Business Advantage accounts.
	Check Enclosure Fee	\$5.00 each statement cycle	<ul style="list-style-type: none"> We return cancelled checks with your statement and provide you with images of the front and back of your cancelled checks. We charge a fee for this service for each statement cycle during which we return one or more cancelled checks with your statement. We do not return substitute checks. Please note that we may not return all of your cancelled checks. As an example, your checks may have been converted to an electronic debit, an image or a substitute check. Fee waived for Business Advantage accounts.

Other Account Fees and Services (cont.)

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
<i>Copy Fee</i>	Check Photocopy Fee	\$3.00 per copy	2 free each monthly statement cycle if you use our Check Safekeeping Service
	Deposit slips, and other credit items	\$3.00 per copy	
<i>Deposited Item Returned or Cashed Item Returned</i>	Deposited Item Returned Fee - Domestic	\$6.00 per item <i>Effective December 3, 2010, the fee amount changes to: \$12.00 per item</i>	We charge this fee each time a check or other item that we either cashed for you or accepted for deposit to your account is returned to us unpaid.
	Deposited Item Returned Fee - Foreign	\$15.00 each item	
<i>Deposited Item Recleared</i>	Deposited Item Recleared Fee	\$7.00 per item <i>Effective December 3, 2010, the fee amount changes to: \$14.00 per item</i>	For information about the optional Deposited Item Recleared service, please call the number on your statement or visit your local banking center.
<i>Legal Process Fee</i>	Legal Process Fee, per occurrence (e.g. attachment, levy or garnishment)	\$100.00* per occurrence	*Or such other rate as may be set by law. Fee applies to each legal order or process that directs us to freeze, attach or withhold funds or other property.

Other Account Fees and Services (cont.)

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
Overdraft Items <i>(an overdraft item)</i>	Overdraft Item Fee	\$35.00 each item	<ul style="list-style-type: none"> • Change to Overdraft Item Fee - We do not charge the Overdraft Item Fee on your account when we determine that your account is overdrawn by a total amount less than \$10.00 after we finish processing for the day. Please note: When we determine that your account is overdrawn by a total amount of \$10.00 or more, the \$35.00 Overdraft Item Fee continues to apply to each overdraft item. The \$35.00 NSF: Returned Item Fee still applies to each item we decline or return unpaid, regardless of your account balance. Additionally, if your account remains overdrawn for 5 or more consecutive business days, you will also incur a \$35.00 Extended Overdrawn Balance Charge. • Fee applies to each overdraft item and each NSF: returned item with no more than 4 items charged each day. • When you do not have enough available funds in your account to cover an item, we may either pay the item and overdraw your account (an overdraft item) or we may decline or return the item unpaid (an NSF: returned item). In either case we may charge you a fee. Some common examples of items are a check, an in-person withdrawal slip, an ATM withdrawal or another electronic instruction (such as a debit card purchase or Online bill payment instruction.) Please see the <i>Deposit Agreement and Disclosures</i> for more information about overdrafts, NSF: returned items and how we process and post these items. • To help you manage your account and prevent overdraft fees, we recommend that you use Online Banking, Online Alerts and Overdraft Protection service from your business savings or business credit card account. As an example, use low balance Alerts to notify you when your balance drops below an amount you set.
NSF: Returned Items <i>(a returned item)</i>	NSF: Returned Item Fee	\$35.00 each item	
Overdrafts – Extended Overdrawn Balance	Extended Overdrawn Balance Charge	\$35.00 - charged when we determine your account is overdrawn for 5 or more consecutive business days.	<ul style="list-style-type: none"> • The Extended Overdrawn Balance Charge applies when we determine that your account has been overdrawn for 5 or more consecutive business days. For each time that your account is overdrawn 5 or more consecutive business days, we charge one Extended Overdrawn Balance Charge. • We charge the Extended Overdrawn Balance Charge after the 5th consecutive business day. The Extended Overdrawn Balance Charge is in addition to applicable Overdraft Item Fees and NSF: Returned Item Fees. • You can avoid this fee by depositing enough available funds in your account to cover your overdraft plus any fees we assessed within the first 5 consecutive business days.
Overdraft Protection Transfer	Overdraft Protection Transfer Fee – transfer from a linked Bank of America business savings or secondary checking account	\$10.00 per transfer	<ul style="list-style-type: none"> • This optional service can help you manage your account and can help you prevent overdraft and returned item fees. To apply for this service, please call the number on your account statement or talk to your local banking center associate. • Transfers are made for the amount required to cover the overdraft and the applicable transfer fee. If your savings or secondary checking account does not have enough available funds to cover the necessary amount, we may decline to make the transfer. • We do not charge this transfer fee when we determine your checking account is overdrawn by a total amount less than \$10.00 after we finish processing for the day.
	Overdraft Protection Cash Advance Fee – transfer from a linked Bank of America Business Credit Card	See <i>Business Card Agreement</i>	<ul style="list-style-type: none"> • This optional service can help you manage your account and can help you prevent overdraft and returned item fees. To apply for this service, please call the number on your account statement or talk to your local banking center associate. • Fee charged to Business Credit Card account; accrues interest at cash advance rate • Overdraft Protection transfers are considered cash advances and may be subject to Overdraft Protection cash advance fees. See your credit card agreement for applicable rates and fees. • We do not charge this transfer fee when we determine your checking account is overdrawn by a total amount less than \$10.00 after we finish processing for the day.

Other Account Fees and Services (cont.)

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
<i>Reference Letters</i>	Reference Letter Fee	\$10.00 per request	Example: Bank of America relationship or deposit history for rental and leasing arrangements
<i>Research</i>	Research or clerical services	\$20.00 per hour	<ul style="list-style-type: none"> • \$20 minimum fee • We may charge this fee for research related to your account that we conduct at your request or that we conduct on our own initiative regarding a question, issue or problem on your account.
<i>Statement Balancing</i>	Statement Balancing Fee	\$20.00 per hour	<ul style="list-style-type: none"> • \$20 minimum fee
<i>Stop Payment</i>	Stop Payment Fee	\$30.00 per request or renewal	Fee waived for Business Advantage accounts
<i>Wire Transfers and Drafts</i>	Incoming or Outgoing Wire Transfers and Drafts (U.S. or International)	Fee varies	

Other Account Information

This section covers some of the features and services that may apply to your account, depending on which account you have and how you use your account. Please see the *Deposit Agreement and Disclosures* for more information.

Balance Information

The terms “Opening Balance,” “Minimum and Average Balances,” and “Combined Balances” are explained below. Other balance terms are explained in the *Deposit Agreement and Disclosures*.

Opening Balance. You can open most checking and savings accounts with a deposit of \$100 or more.

Minimum and Average Balances. With most checking and savings accounts, you can avoid the monthly maintenance fee for each statement cycle during which you maintain a specified balance. If applicable, the balance requirements are listed with the account description.

Combined Balances. For Business Economy Checking and Business Interest Checking accounts, you may link your Business Economy Checking, Business Interest Checking, Business Interest Maximizer™ savings, Business Investment, and Business CD accounts for combined balance service. For Business Advantage, you may link your Business Economy Checking, Business Interest Checking, Business Advantage, Business Interest Maximizer™ savings, Select Business Interest Maximizer™ savings, Business Investment and Business CD accounts for combined balance service. We use the balances in your linked accounts to calculate the combined balances.

Interest on Uncollected Balances

When you use uncollected funds, including overdrawn funds, we may charge you interest on those funds at a rate equal to our Prime Rate plus 3%.

Uncollected Funds. When you deposit a check drawn on another bank, it takes us some time to collect the funds from the other bank. We may allow you to use those funds before we receive them from the other bank, and if we do, then we may charge you for the use of those uncollected funds. We may also charge interest on Uncollected Balances if we allow you to overdraw your account.

Prime Rate. Our Prime Rate is the rate of interest publicly announced from time to time by us as our Prime Rate. The Prime Rate is set by us based on various factors, including our costs and desired return, general economic conditions and other factors, and is used as a reference point for pricing some loans. We may price loans to our customers at, above, or below the Prime Rate. Any change in the Prime Rate will take effect at the opening of business on the day specified in the public announcement of a change in our Prime Rate.

Transaction Limits for Savings Accounts

The *Deposit Agreement and Disclosures* and federal regulations limit certain transactions for savings accounts.

Legal limit: No more than a total of six transfers each monthly statement cycle from a savings account by means of a pre-authorized transfer (automatic, wire, telephone, or Online Banking), check or debit card; of the six transfers, if checks, drafts or debit cards are allowed on the account, no more than three transfers may be made by check, draft or debit card. For some accounts we charge a fee for each transaction that exceeds these legal limits. This fee applies regardless of your account balance. If you exceed these legal limits on more than an occasional basis, we may convert your account to another type of account and your account may no longer earn interest.