

R BANK - BUSINESS BANKING SOLUTIONS

Account Features and Benefits	MINIMUM OPENING BALANCE	MINIMUM DAILY BALANCE	MONTHLY SERVICE CHARGE**	TRANSACTION FEE
<p>SMART BUSINESS CHECKING</p> <p>A non-interest bearing, unlimited check writing account for businesses with limited account activity. The transaction fee counts all items. Mailed statement fee \$3.00.</p>	\$200	\$1,500	\$10	Smart Business Item fee: \$0.50 each after 200 items
<p>COMMERCIAL CHECKING</p> <p>With this small business checking account, you'll receive a competitive earnings rate for companies with a larger number of transactions. With the help of an earnings credit rate you can offset your activity charges, and possibly your entire monthly fee.</p> <ul style="list-style-type: none"> Monthly maintenance fee and transaction fees are charged through an account analysis of monthly collected balances Unlimited transactions with low transaction fees An earnings credit rate equal to 1.00% will be applied to the average collected balance less a Federal Reserve requirement of 10%. Subject to change. Combine balances to offset fees The analysis fee schedule is subject to change at the Bank's discretion without notice. 	\$200	\$0	\$15	Debits - \$0.15 Credits - \$0.50 Items Deposited - \$0.10 ACH - \$0.15 Rolled Coin - \$0.10 Currency Strap - \$0.35 Cash/Currency Deposited - \$0.125 fee
<p>BUSINESS INTEREST CHECKING</p> <p>An interest-bearing checking account designed for sole proprietorships and non-profit organizations that combine the convenience of check writing and earning interest.</p> <ul style="list-style-type: none"> Interest is compounded daily and paid monthly on collected balance of \$2,500 or more Monthly service charge waived when minimum balance maintained 	\$200	\$2,500	\$12	Business Interest Item fee: \$0.50 each after 150 items
<p>BUSINESS SAVINGS</p> <p>The perfect complement to any R Bank business checking account - a basic savings account for your business needs.</p> <ul style="list-style-type: none"> 6 withdrawals per month Interest is compounded daily and paid quarterly on daily collected balances of \$500 or more Automatic transfers from your checking account available 	\$200	\$500	\$5	\$10 per withdrawal in excess of six per statement cycle
<p>BUSINESS MONEY MARKET</p> <p>Designed for those with higher investible balances who choose to retain liquidity. Tiered interest varies with the current market. A great source for emergency funds without the penalties of traditional time deposits.</p> <ul style="list-style-type: none"> Earns interest on maintained minimum balance of \$2,500 and above Limited to 6 debit transactions per statement cycle Monthly service fee waived if minimum balance maintained 	\$200	\$2,500	\$10	\$10 per withdrawal in excess of six per statement cycle
<p>PREMIUM MONEY MARKET</p> <p>Designed for those with higher investible balances who choose to retain liquidity and earn premium yields on those balances. Tiered interest varies with the current market. A great source for emergency funds without the penalties of traditional time deposits.</p> <ul style="list-style-type: none"> Earns interest on maintained minimum balance of \$10,000 and above Limited to 6 debit transactions per statement cycle Monthly service fee waived if minimum balance maintained 	\$2,500	\$10,000	\$15	\$10 per withdrawal in excess of six per statement cycle
<p>CERTIFICATE OF DEPOSIT (CD)</p> <p>We offer Certificates of Deposit with wide-ranging terms. With a minimum opening requirement of only \$1,000. Certificates of Deposit offer stable, secure results, insured to the maximum allowed by the FDIC.</p> <ul style="list-style-type: none"> Interest rates determined by term and investment amount 	Varies	Varies	\$0	Penalty for early withdrawal
<p>OTHER BUSINESS BANKING SERVICES - These services compliment any R Bank Business account.</p> <ul style="list-style-type: none"> Treasury Management Services - Provides commercial customers with more options for their Business needs. Services include ACH Origination, Wire Origination, Positive Pay Services, Remote Deposit Capture, and Lockbox Services. <p>Please see an R Bank Personal Banker for more information regarding these services.</p>				

In addition to all the great features and benefits, all our checking accounts come with free Online Banking and Online Bill-Pay
 **Monthly service charge is charged if balance falls below minimum daily balance.