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# BUSINESS CHECKING

OVERVIEW

COMPARE

From just the basics to analysis, our business checking accounts are best in class. Each business checking account includes:


Business Online Banking

Mobile Banking with Mobile Deposit





Scroll to view the rest of the table.

	ESSENTIAL BUSINESS CHECKING	PERFORMANCE BUSINESS CHECKING	COMMUNITY CHECKING	COMMERCIAL ANALYSIS
Designed For	Businesses with straightforward banking needs and a low number of transactions.	Established companies with a moderate level of transactions.	Non-profits with straightforward banking needs and community clubs.	Businesses with multiple accounts or a large volume of transactions.
Minimum Opening Deposit	\$100	\$500	\$100	\$100

	ESSENTIAL BUSINESS CHECKING	PERFORMANCE BUSINESS CHECKING	COMMUNITY CHECKING	COMMERCIAL ANALYSIS
Account Opening Bonus	-	\$450 <sup>1</sup>	-	-
Monthly Maintenance Fee	\$0 or 14 <sup>2</sup>	\$0 or 16 <sup>2</sup>	\$0 or 10 <sup>2</sup>	\$14

	ESSENTIAL BUSINESS CHECKING	PERFORMANCE BUSINESS CHECKING	COMMUNITY CHECKING	COMMERCIAL ANALYSIS
Monthly Maintenance Fee Waived with	<p>One of the following:</p> <p>Card payment proceeds from North State Bank merchant services account are deposited to this account</p> <p>-or-</p> <p>\$1,500 minimum balance</p> <p>-or-</p> <p>Enroll and use Online Banking, including at least one "paid" transaction sent through Bill Pay</p>	<p>One of the following:</p> <p>Maintain \$3,000 monthly average balance</p> <p>-or-</p> <p>Maintain \$40,000 average combined loan balances</p>	\$500 monthly average balance	-
Earnings Credit Available to Reduce or Offset Services Fees	-	-	-	 3

	ESSENTIAL BUSINESS CHECKING	PERFORMANCE BUSINESS CHECKING	COMMUNITY CHECKING	COMMERCIAL ANALYSIS
Quickbooks Integration		 Plus, 50% discount on Direct Connect monthly maintenance fee. <sup>4</sup>		
Monthly Transactions <sup>5</sup> Allowance At No Charge	150	500	100	0
Fee for Transactions Over Monthly Allowance	\$0.45	\$0.45	\$0.35	\$0.18 per debit; \$0.45 per credit; \$0.08 per item deposited

	ESSENTIAL BUSINESS CHECKING	PERFORMANCE BUSINESS CHECKING	COMMUNITY CHECKING	COMMERCIAL ANALYSIS
Optional Connection to Zero Balance Account <sup>6</sup>	-	-	-	
Paper or Electronic Statement at No Charge	Electronic statement at no charge; \$3 per paper statement			

<sup>1</sup> Bonus is paid after the following requirement is met during one of the statement cycles between 90 to 180 days following the account opening date: 50 or more transactions in a statement cycle, including: debit cards transactions, ACH debits and credits, and deposits and payments made through Online Banking. Account Opening Bonus subject to change without notice.

<sup>2</sup> No monthly maintenance fee when specified account requirements are met.

<sup>3</sup> Earnings credit fluctuates at the Bank's discretion.

<sup>4</sup> 50% discount on \$15 per statement cycle fee for Direct Connect service.