



Business Checking

Works as hard as you do.

Get started

Earn up to \$620 in bonuses.

\$250*

when you open and use an eligible new business checking account.

\$250**

when you open and use a new Merchant Services account.

\$120***

in waived monthly maintenance fees (\$30 per month for four months) when you enroll in Santander® Check Deposit Link.

Checking accounts to help you run your business.

Are you a smaller business looking to accommodate moderate transaction volumes or a larger business with higher volume needs? Compare the features and benefits of each to choose the checking account that works for you.

Best for businesses with moderate transaction volumes and seeking flexibility.

Best for larger businesses, with higher transaction volumes and balances.

\$15 Monthly Fee¹

Ways to waive monthly fee¹

- \$5,000 average daily ledger checking account balance, *or*
- \$10,000 combined business deposit balances, *or*
- Have one or more Santander Merchant Services payments deposited into the account, *or*
- Pay \$50 or more in Account Analysis service fees, *or*
- Make three debit card purchases with your Santander[®] Business Debit Mastercard[®]

Up to 300 Free Basic Transactions per statement period,² then, \$0.60 each.

No fee up to \$10,000 Cash Deposit Processing per month, *then*

- Express Cash Pack[®] service: \$0.22 per \$100
- All other: \$0.27 per \$100

\$50 Monthly Fee¹

Ways to waive monthly fee¹

- \$40,000 average daily ledger checking account balance, *or*
- \$60,000 combined business deposit balances, *or*
- Have one or more Santander Merchant Services payments deposited into the account, *or*
- Pay \$50 or more in Account Analysis service fees, *or*

Up to 750 Free Basic Transactions per statement period,² then \$0.60 each

No fee up to \$40,000 Cash Deposit Processing per month, *then*

- Express Cash Pack[®] service: \$0.22 per \$100
- All other: \$0.27 per \$100

**Get
started**

Santander Merchant Services to

help you accelerate your business.

Santander Merchant Services, powered by First Data, provides simple, flexible, and cost-effective payment processing and business management solutions that deliver speed, control, and a competitive edge—where it counts, when it counts.

- Accept payments in store, online, or via mobile device.
- Receive next-day funding to your Santander business checking account.³
- Run your business more efficiently and securely by upgrading your day-to-day payment processing with the best-in-class payment support of Clover solutions.

Plus, take advantage of these other great services and benefits:

- With Clover, get access to hundreds of apps to help business owners get data insights, create an online store, set up a loyalty program, provide customized gift cards, and so much more.
- Save up to \$600 per year in waived \$50 monthly maintenance fees when you open and use a Santander Merchant Services account.⁴

Santander Check Deposit Link saves time and effort.

Send your check deposits to the bank without leaving your office. It's a safe, efficient, and smart way to deposit checks into your account. Receive \$120^{***} in waived monthly maintenance fees (\$30 per month for four months) when you enroll in Santander[®] Check Deposit Link.

* To receive a \$250 cash bonus, you must be a business with revenues up to but not exceeding \$3,000,000, your business must not currently have nor have had any business checking account with Santander Bank, N.A. ("Santander") in the last 12 months

not currently have nor have had any business checking account with Santander Bank, N.A. ("Santander") in the last 12 months, and your business must do all of the following: (i) Open a new Business Checking or new Business Checking Plus account between 04/01/2019 and 06/30/2019 and keep it open for 90 days, and (ii) Maintain an average daily ledger balance of \$3,000 or more for the first 90 days after account opening. The business checking account must be open and in good standing to receive the \$250 cash bonus at the time of fulfillment. You will receive a \$250 cash bonus in your new Santander checking account within 30 days of meeting all offer requirements. Your promotion code **BIZ250A5J19** must be entered during new account opening to receive this offer. We reserve the right to decline to open an account in our sole and absolute discretion. We report the \$250 bonus to the IRS as interest for the year in which it is received. One \$250 cash bonus per business entity as identified by Taxpayer Identification Number (TIN).

****To receive the \$250 merchant bonus, your business must not currently have, nor have had, any Santander Merchant Services account in the last 12 months, and your business must do all of the following: (i) Open a new merchant processing account with Santander Merchant Services, powered by First Data, between 04/01/2019 and 06/30/2019 and keep it open for 90 days; (ii) Link your new Santander Merchant Services processing account to your Santander business checking account; (iii) Receive 2 or more Santander Merchant Services payments into your Santander business checking account within 90 days. You will receive a \$250 bonus in your linked Santander business checking account within 30 days of meeting all offer requirements. One \$250 cash incentive per business entity as identified by Taxpayer Identification Number (TIN). Santander Merchant Services are provided by First Data Merchant Services. Certain restrictions apply. Merchant account is subject to credit approval by First Data Merchant Services and requires merchant acceptance of applicable terms and conditions. Additional merchant locations with the same TIN are ineligible for the stated offer. Other fees may apply. Offer expires 06/30/2019.**

A merchant application must be completed and all accounts are subject to underwriting and approval. Additional fees may apply to activated accounts. Promotional offer expires on June 30, 2019, and all rates and fees will be subject to change in accordance with the terms of the Merchant Agreement. Some business types are subject to different rates. Please note that this offer is valid only for new merchant processing accounts that are credit approved between 04/01/2019 and 06/30/2019. The account must be activated within 30 days of credit approval. All offers subject to change without notice. Santander Merchant Services provided by First Data Merchant Services Corporation. Additional fees may apply for certain apps or services.

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*****This offer is available to small businesses with annual revenues up to \$3,000,000, subject to acceptance rules, policies, and guidelines of Santander Bank, N.A. ("Santander"). Acceptance decisions are made by Santander in its sole discretion and subject to change at any time without notice. This offer is only available to small businesses who (1) apply by 06/30/2019, and (2) who do not currently have, nor have had, Santander Check Deposit Link in the last 90 days, and (3) have one of the following Santander checking products: Business Checking, Business Checking Plus, Basic Business Checking, or Business Interest Checking. For qualified applicants, Santander will waive the \$30 monthly maintenance fee for the first four months from enrollment. Other fees may apply. Customer will receive one free single-document scanner (a \$299 value). Available to customers with an eligible business checking account. Limit of one free scanner per customer. Additional scanners are available at a cost. Other fees may apply. Should the service be terminated before a full calendar year is up, you will be charged a \$300 cancellation fee.**

¹Avoid monthly account maintenance fees on Santander business checking accounts by maintaining the required average daily ledger balance in the account itself or the required combined daily average ledger balance in additional business checking accounts, money market savings, and savings accounts owned by the same primary owner (excludes Commercial Money Market Savings accounts). Only balances in these combined same-owner business deposit accounts can be considered when calculating the combined balance or completing any indicated activities required for fee waiver during the statement period. Account Analysis service fees are charged to your account in the current month for the prior calendar month's activity and include but are not limited to fees for advanced payments and receivables services, some business online banking services, excess account activity, and cash/coin processing. The period that your Account Analysis statement represents may differ from your account statement period.

²Basic transactions for Business Checking and Business Checking Plus include checks paid, teller deposits, ATM deposits, deposited items, ACH items (electronic debits and credits not originated by customer), Santander Check Deposit Link ("CDL") batch deposits, CDL items processed, and CDL ACH converted transactions. Santander Merchant Services (credit and debit card payment processing), Santander Payroll & HR Services ACH debit items are not included.

³Next-business-day funds availability on most payments processed through Santander Merchant Services. Refer to your merchant services contract and Business Deposit Account Agreement for details, including applicable costs and procedures.

⁴The \$600 savings per year comes in the form of waived \$50 monthly maintenance fees when you have at least one Santander Merchant Services account payment deposited into your Santander Business Checking Plus account each month for the full year.

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