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## Business Checking

### When it comes to free checking, we're all business.

One of the keys to running a successful business is keeping profits up and costs down. A Totally Free Business Checking Account is a great place to start. Our hard-working accounts offer all the services your business needs, whether you're expanding or just starting out.

### Totally Free Checking

A free account for your business needs. No minimum balance or monthly service charge after opening your account.

### Business Interest Checking

Earn competitive interest with 3000 FREE transaction items.

### Business Analysis Checking

For the larger businesses with complex banking needs. Earnings allowance from deposit balances may offset activity fees.

### Public Funds Checking

For public funds entities.

**Want to compare these accounts side by side?**

[Compare Accounts \(/business/banking/business-checking#comparebusinesschecking\)](/business/banking/business-checking#comparebusinesschecking)

**\*Every new Business Checking account comes with:**

- FREE VISA® Debit Card
- FREE Mobile Banking
- FREE Remote Deposit
- FREE Online Banking & Bill Pay
- FREE Statements-eStatements or Paper Statements
- FREE Online Check Images
- FREE Gift to thank you for your business

Plus, we will buy back your unused business checks or debit card from a different financial institution with up to a \$25 credit to your account.

**Checking Account Comparison**

Account	+	Opening Deposit	Minimum Balance to Avoid Service Charges	M S C
<b>Totally Free Business Checking</b>	<a href="/business/banking/business-checking#totallyfreecheckingdetails">Free Checking Details (/business/banking/business-checking#totallyfreecheckingdetails)</a>	\$50	\$0	

Account	+	Opening Deposit	Minimum Balance to Avoid Service Charges	M S C
<b>Business Interest Checking</b> <a href="#">Interst Checking Details</a> (/business/banking/business-checking#businessinterestcheckingdetails)		\$50	\$1,500	On mo bal \$1, on sta
<b>Business Analysis Checking</b> <a href="#">Analysis Checking Details</a> (/business/banking/business-checking#businessanalysischeckingdetails)		\$50	\$0	Ei all on ba ma acti
<b>Public Funds Checking</b> <a href="#">Public Funds Details</a> (/business/banking/business-checking#publicfundscheckingdetails)		\$50	\$1,500	On mo bal \$1, on sta

## Account Details

### Totally Free Business Checking

- \$50 minimum opening deposit
- No minimum balance after opening
- No Monthly Service Charge
- 3000 items per month – includes debits, credits and deposited items
- If account items exceed 3000 per month, the account may be changed to another account type.

- [Fee Schedule \(/fee-schedule\)](#)

## Business Interest Checking

- \$50 minimum opening deposit
- Maintain a \$1,500 minimum balance to avoid a low monthly service charge of \$6
- Unlimited Free Monthly transaction items
- Variable interest rate account that earns competitive interest
- [Fee Schedule \(/fee-schedule\)](#)

## Business Analysis Checking

- \$50 minimum opening deposit
- \$10 monthly maintenance fee, plus activity fees which can be offset by earnings credit from deposit balances. [Contact your local branch \(/locations\)](#) for more details.
- Earnings allowance from deposit balances may offset activity fees. The earnings credit will be calculated by applying the earnings credit rate to the average collected balance in the account for each statement cycle.
- [Fee Schedule \(/fee-schedule\)](#)

## Public Funds Checking

- For public funds entities
- Competitive interest
- Maintain a \$1,500 minimum balance to avoid low monthly service charge of \$6
- [Fee Schedule \(/fee-schedule\)](#)

To help in opening your new business accounts, we may request the following:

Sole Proprietor/DBA	Limited Liability Corp (LLC)	Partnership	Not-
<ul style="list-style-type: none"> <li>• SSN or TIN of Owner</li> </ul>	<ul style="list-style-type: none"> <li>• TIN of LLC</li> <li>• Articles of Organization</li> <li>• Operating Agreement</li> </ul>	<ul style="list-style-type: none"> <li>• TIN of Partnership</li> <li>• Partnership Agreement Letter</li> <li>• Certificate of Partnership</li> </ul>	<ul style="list-style-type: none"> <li>•</li> <li>•</li> <li>•</li> <li>•</li> </ul>

*Additional documents and/or state registration may also be required. Contact your Mountain West Bank Personal Banker and/or New Accounts Representative for further information.*

*\*Other fees such as overdraft, returned item, continuous overdraft, etc. may apply. See fee schedule for details. \$2.50 per pad/debit card, up to \$25 for checks and debit cards from another financial institution. Your account will be credited at the time the checks/debit cards are presented. Free gift provided at the time of account opening. Minimum opening deposit is only \$50. Ask us for details. Bank rules and regulations apply.*

**LEGAL**



**COMPANY**



**SOCIAL MEDIA**



**MAIN OFFICE**



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e proudly serve the communities of Coeur d Alene, Post Falls, Hayden, Ponderay, Sandpoint, Bonners Ferry, Boise, Meridian, Nampa, Eagle, Ketchum, & Hailey, Idaho, Spokane, North Spokane, Newport, & Lone Washington, Brigham City & Park City, Utah.