

Heritage Bank Business Checking Accounts

	Limited Business Checking...	Basic Business Checking ...	Regular Business Checking ...	Business Cash Investment Account...
	Cost-effective account for business with limited checking activity.	Standard Business Account for businesses with a moderate amount of transactions. Available in interest bearing for sole proprietorships and non-profits	Ideal business account that offers options to reduce or eliminate any service charges with earnings credits.	Business account that features an earnings credit and up to 50 free debits and deposited items.
Minimum to Open	\$100	\$100	\$1,000	\$1,000
Interest Earned**	No	Variable rate paid to sole proprietorships and non-profits	No	No
Earnings Credit Index	N/A	N/A	Variable - Earn credit to offset service and transaction fees	Variable - Earn credit to offset service and transaction fees
Daily Balance to avoid monthly maintenance fee	\$500	\$1,500	N/A	N/A
Monthly Maintenance Fee*	\$5.00	\$5.00	\$10.00	\$10.00
# of Free Transactions per month (paper debit and/or deposited items)	50	30	0	50
Transactions Fees*	\$.10 in excess of 50	\$.18 in excess of 30	\$0.15	\$.15 in excess of 50
Deposit/Credit Charge*	\$.10 in excess of 50	\$.18 in excess of 30	\$0.15	None
Items Deposited:				
On Us	Free	Free	Free	Free
All Others*	\$.20 after 500 free	\$.18 after 30 free	\$0.07	\$0.07
Returned Deposited Items*	\$5.00	\$5.00	\$5.00	\$5.00

All above accounts receive a monthly paper statement and check images at no additional charge.

* Plus applicable sales tax.

** Refer to Rates tab for specific rates.



Member FDIC