



BUSINESS BANKING

Business Checking & Savings Plans

mBank Business Checking Plans

| | Basic Business Checking | Primary Business Checking | Business NOW | Analyzed Business Checking |
|---------------------------------|-----------------------------------|---|--|--|
| Minimum to open | \$100 | \$100 | \$1,500 | \$100 |
| Service fee | First 150 items free ¹ | \$25 if the average monthly balance falls below \$25,000; first 500 items free ³ | \$4/month plus 10¢ per debit item (free for non-profits) | \$6 monthly maintenance fee per account 15¢ per checks paid/debit 15¢ per deposit/credit 15¢ per ACH debit/credit 10¢ on-us deposited item 15¢ other deposited item |
| Interest bearing | No | No | Tiered rates, paid monthly, accrued daily ² | No |
| Free Internet banking | Yes | Yes | Yes | Yes |
| Free phone banking | Yes | Yes | Yes | Yes |
| Free business debit card | Yes | Yes | Yes | Yes |
| Image statements | \$6.50 per statement | \$6.50 per statement | \$6.50 per statement | \$6.50 per statement |
| eStatements | Free | Free | Free | Free |
| Earnings credit | No | No | No | Yes |

¹Otherwise 35¢ per item over limit plus \$5/month maintenance fee. ²Fees could reduce earnings. Rates subject to change without notice. Please see your mBank account representatives for current rates and terms. ³Otherwise 25¢ per item over limit.

mBank Business Savings Plans

| | CDs | Premium Money Market |
|--|--|--|
| Minimum to open | \$250 | \$1,000 |
| Service fee | Subject to early withdrawal penalties | Free if balance is greater than \$1,000; otherwise \$5/month |
| Interest bearing | Fixed rate, paid monthly, accrued daily ² | Tiered rates, paid monthly, accrued daily ¹ |
| Maximum debits/month | n/a | 6/month |
| Free Internet & phone banking | Yes | Yes |
| Check access | No | Yes |
| Free business debit card | n/a | Yes |

¹Fees could reduce earnings. Rates subject to change without notice. ²Determined by selected maturity. Rates subject to change without notice. Please see your mBank account representatives for current rates and terms.