

Business Checking: At Your Service

You know the ins and outs of how your business runs best. From basic to not-so-basic, our checking accounts help you do just that. Here's how they compare:

	CLASSIC BUSINESS CHECKING ²	ENHANCED BUSINESS CHECKING ²	ANALYZED BUSINESS CHECKING ²	COMMUNITY CHECKING ²
Maintenance Fee	\$10	\$15	\$15	None
Avoid Maintenance Fee with	\$500 minimum daily balance per statement cycle ³ OR \$5,000 minimum in combined Business Deposit Account balances ⁴	\$5,000 minimum daily balance per statement cycle ³ OR \$10,000 minimum in combined Business Deposit Account balances ⁴		
Other Restrictions	None	None	None	Available to small nonprofit organizations, benefits, memorials, and club-type entities
Interest	No	Yes – tiered rates ⁵	No – account receives an Earnings Credit to offset fees	No
Items⁶	200 free items ⁷ per Statement Cycle ³ \$0.25 per item in excess of 200	300 free items ⁷ per Statement Cycle ³ \$0.25 per item in excess of 300	For pricing, contact your local Treasury Solutions Officer	100 free items ⁷ per Statement Cycle ³ \$0.25 per item in excess of 100
Statements	Online (I-Statements) – Free Paper Statement – \$2	Online (I-Statements) – Free Paper Statement – \$2	Online (I-Statements) – Free Paper Statement – Free	Online (I-Statements) – Free Paper Statement – \$2
Checks	Available at standard pricing	Available at standard pricing	Available at standard pricing	Available at standard pricing
Treasury Services	Available	Available	Available	Available
Online Business Banking	Available	Available	Available	Available
Business Bill Pay	Available	Available	Available	Available
ACH & Wire Services⁸	Available	Available	Available	Available
Mobile Deposit⁸	Available	Available	Available	Available
Remote Deposit⁸	Available	Available	Available	Available
Positive Payee Services	Available	Available	Available	Available
Overdraft Protection⁸	Available	Available	Available	Available
FirstRewards[®] Bonus Points⁹	5,000	7,500	7,500	5,000



Consumer Deposit Rates

AZ, ID, NV, NM, OR, TX, UT & WA Regions

CD Specials:

\$1,000 minimum deposit to open (\$500 for minors). Deposits over \$1 million are subject to approval. A penalty may be assessed for early withdrawal. Promotion may be discontinued at any time.

Terms	Without Qualifying ² Checking: Rate/APY%	With Qualifying ² Checking or \$25,000 New Money: Rate/APY%	Renewal Term
4-5 Months	Not Available	4.25/4.35	4 - 5 Months
7 Months	4.16/4.25	4.25/4.35	6 - 11 Months
13 Months	4.11/4.20	4.21/4.30	12 - 17 Months
19 Months	3.34/3.40	3.44/3.50	18 - 23 Months

Fixed Rate Certificates of Deposit:

\$1,000 minimum deposit to open (\$500 for minors). Deposits over \$1 million are subject to approval. A penalty may be assessed for early withdrawal.

Choice of Terms	\$1,000 + Rate/APY %	\$90,000 + Rate/APY %	Renewal Term
14 Days - 2 Months	N/A	0.10/0.10	14 Days - 2 Months
3 Mcnths	0.05/0.05	0.10/0.10	3 Months
4 - 5 Months	See Above	Listed CD	Specials
6 - 11 Months	0.15/0.15	0.20/0.20	6 - 11 Months
12 - 17 Months	0.20/0.20	0.25/0.25	12 - 17 Months
18 - 23 Months	0.20/0.20	0.25/0.25	18 - 23 Months
24 - 35 Months	0.20/0.20	0.25/0.25	24 - 35 Months
36 - 47 Months	0.20/0.20	0.25/0.25	36 - 47 Months
48 - 59 Months	0.25/0.25	0.30/0.30	48 - 59 Months
60 Months	0.30/0.30	0.35/0.35	60 Months

Gold Money Market:

Not available for new accounts or for IRAs. \$1,000 minimum¹ to earn interest and avoid \$10 service charge. Promotion may be discontinued at any time.

\$1,000 - \$14,999	Interest Rate/APY% 0.25/0.25
\$15,000 +	Interest Rate/APY% 0.30/0.30

Effective 2/19/2025 and subject to change. Interest rates and Annual Percentage Yields (APYs) for accounts over \$1 million are subject to approval. Service charges or withdrawals will reduce earnings. Please ask us for details.

¹Daily Balance

²Qualifying checking accounts include Free, Rewards, Premium Rewards, Interest or Select Checking.

High Yield Money Market:

\$25 initial deposit to open. \$1,000 minimum¹ to avoid \$10 service charge. Not available for IRAs. Promotion may be discontinued at any time.

\$0 - \$89,999	Interest Rate/APY% 1.24/1.25
\$90,000 - \$249,999	Interest Rate/APY% 1.49/1.50
\$250,000 - \$499,999	Interest Rate/APY% 1.59/1.60
\$500,000 +	Interest Rate/APY% 1.98/2.00

Money Market:

\$25 initial deposit to open. \$1,000 minimum¹ to earn interest and avoid \$10 service charge.

\$1,000 - \$89,999	Interest Rate/APY% 0.15/0.15
\$90,000 +	Interest Rate/APY% 0.20/0.20

Start Savings:

\$25 initial deposit. No minimum to earn blended rate interest. No monthly service charge. Checking account required to open.

\$0 - \$500	Interest Rate/APY% 4.88/5.00
\$500.01 - \$1,000	Interest Rate/APY% 2.47/2.50
\$1,000 +	Interest Rate/APY% 0.10/0.10

Savings:

\$25 initial deposit to open. \$100 minimum¹ to earn interest and avoid \$3 service charge.

\$100 +	Interest Rate/APY% 0.10/0.10
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Minor Savings:

\$10 initial deposit to open and earn interest. No monthly service charge.

\$10 +	Interest Rate/APY% 0.99/1.00
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Interest Checking:

\$25 initial deposit to open. \$5,000 minimum average daily balance, or \$50,000 in eligible accounts, to avoid \$12 service charge.

\$0 - \$99,999	Interest Rate/APY% 0.10/.10
\$100,000 - \$249,999	Interest Rate/APY% 0.15/.15
\$250,000 +	Interest Rate/APY% 0.25/.25

Member
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