

Banking for Businesses > Deposits

# Checking Account Comparison

	Small Business Checking	Business Checking	Nonprofit Checking	Commercial Checking	Commercial Interest Checking
<b>Minimum Opening Balance</b>	\$500	\$50,000	\$1,000	\$1,000	\$1,000
<b>Daily Minimum Balance Required</b>	None	\$50,000	None	None	None
<b>Monthly Service Charge</b>	None	\$30 if balance falls below daily minimum	None	\$30 (1st Account) \$15 (Per Additional Account)	\$30 (1st Account) \$15 (Per Additional Account)
<b>Per Item Fee</b> <i>(Checks Paid, Deposits, Deposited Items, ACH Credit or Debit Items Received)</i>	100 Free Items; \$0.30 per Item Over 100	200 Free Items; \$0.50 per Item Over 200	200 Free Items; \$0.50 per Item Over 200	\$0.20 per Check; \$0.18 per Deposited Item; \$0.75 per Deposit; \$0.15 per ACH Debit or Credit Item Received	\$0.20 per Check; \$0.18 per Deposited Item; \$0.75 per Deposit; \$0.15 per ACH Debit or Credit Item Received
<b>Earnings Credit</b>	None	None	None	Rate Set Monthly by Bank Management	None
<b>Balance Assessment</b>	N/A	N/A	N/A	Rate Set Monthly by Bank Management	Rate Set Monthly by Bank Management
<b>Uncollected Funds Charge</b>	Wall Street Journal Prime + 4.00%	Wall Street Journal Prime + 4.00%	Wall Street Journal Prime + 4.00%	Wall Street Journal Prime + 4.00%	Wall Street Journal Prime + 4.00%
<b>eStatements w/ Check Images</b>	No Charge	No charge	No charge	No charge	No charge
<b>Paper Statement</b>	\$10	\$10	\$10	\$10	\$10
<b>Basic Business Online Banking</b>	No charge	No charge	No charge	No charge	No charge
<b>Interest Rates &amp; Tiers</b>	N/A	N/A	Interest Bearing; not tied to a specific index; may be changed at the bank's discretion. <sup>1</sup>	N/A	Interest Bearing; not tied to a specific index; may be changed at the bank's discretion. <sup>1</sup>

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<sup>1</sup> Certain restrictions may apply. Interest is compounded and credited monthly. Subject to credit approval. Rates subject to change at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example: checks).