

# Comparison of Salal CU's Business Deposit Accounts

Business Savings	Business Choice Certificate	Business Money Market	Basic Business Checking	Business Interest Checking	Cash Management Healthcare Business Checking	Cash Management Analyzed Business Checking
<b>Any Business Checking Account Holder &amp; 501(c) Non-Profits Only</b>	<b>Any Business</b>	<b>Any Business</b>	<b>Sole Proprietorships or Non Profits w/ Minimal Transaction Needs</b>	<b>Single Owner Businesses w/ Moderate Transaction Needs</b>	<b>Healthcare Businesses w/ Moderate Transactions and Dual Control Needs</b>	<b>Multiple Owner Businesses w/ High Volume Transactions, Dual Control, Cash Service Needs</b>
Minimum Balance \$25 to open	Minimum Balance \$500 to open	Minimum Balance \$2,500 to open	Minimum Balance \$250 to open	Minimum Balance \$500 to open	Minimum Balance \$1,000 to open	Minimum Balance \$1,000 to open
\$5 Monthly Fee waived w/\$500 daily balance	No Monthly Fee (6 to 18 month maturity terms)	\$10 Monthly Fee Waived with relationship services*	\$9 Monthly Fee Waived w/\$250 daily balance	\$11 Monthly Fee Waived with relationship services*	\$19 Monthly Maintenance Fee	\$15 Monthly Maintenance Fee w/ Earnings Credit Allowance
10 deposit items free then 50 cents per item per month; 6 withdrawals per month (\$25 Excessive Transaction fee applies)	Up to 3 additional deposits, total not to exceed twice the initial deposit amount	10 deposit items free then 50 cents per item per month; 6 withdrawals per month (\$25 Excessive Transaction fee applies)	First 25 withdrawal items and 25 deposited items free then \$0.25 per item per month	First 75 withdrawal items and 75 deposited items free, then \$0.25 per item per month	First 100 withdrawal items, and 100 deposited items free; then \$0.15 per item per month	Unlimited \$0.10 per deposited item; \$0.15 per withdrawal item per month
Free On-line Banking	Free On-line Banking	Free On-line Banking	Free On-line Banking	Free On-line Banking	Advanced On-line Banking with Dual Controls	Advanced On-line Banking with Dual Controls
Free Electronic Statements	Free Electronic Statements	Free Electronic Statements	Free Electronic Statements	Free Electronic Statements	Free Electronic Statements	Free Electronic Statements
Note: \$25 Excessive Transaction Fee Applies	Custom pricing available for large deposits	Note: \$25 Excessive Transaction Fee Applies	Free Debit Card	Free Debit Card	Free Debit Card	Free Debit Card
			On-line check images	On-line check images	On-line check images	On-line check images
			On-line Bill Pay w/ Rush Payment Capability	On-line Bill Pay w/ Rush Payment Capability	Advanced Bill Pay with Dual Controls	Advanced Bill Pay with Dual Controls
			E-mail & Text Alerts	E-mail & Text Alerts	E-mail & Text Alerts	E-mail & Text Alerts
			24 Hr Co-OP ATM, Phone, On-line Access	24 Hr Co-OP ATM, Phone, On-line Access	24 Hr Co-op ATM, Phone, On-line Access	24 Hr Co-op ATM, Phone, On-line Access
			Overdraft Protection up to \$700	Overdraft Protection up to \$700	Overdraft Protection up to \$5,000**	Overdraft Line of Credit up to \$25,000**
			Cross Accounts	Cross Accounts	Cross Accounts Access	Cross Accounts Access
			Mobile Banking	Mobile Banking		
			Mobile Deposit Capture	Mobile Deposit Capture		
<b>Additional Available Services for a Fee</b>						
			Payroll Processing & HR Services	Payroll Processing & HR Services	Payroll Processing & HR Services	Payroll Processing & HR Services
				Merchant Card Servicing	Merchant Card Servicing	Merchant Card Servicing
					On-line Domestic Wire Origination	On-line Domestic Wire Origination
					Payroll Deposit	Payroll Deposit
					Paperless Invoicing	Paperless Invoicing
					Remote Deposit Capture	Remote Deposit Capture
					ACH Batch Origination	ACH Batch Origination
					Cash Delivery & Pickup Services w/ Same Day Credit	Cash Delivery & Pickup Services w/ Same Day Credit

\* Relationship Services include: A minimum of at least two distinct of the following: Certificate, Merchant Card Processing Service, Business Visa, Loan, or Line of Credit.

\*\* Subject to credit underwriting and approval, and available credit at the time an overdraft occurs.

This credit union is federally insured by the National Credit Union Administration. Accounts and services are subject to change.

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