

Business Checking Accounts

	Business eChecking	Business Checking Plus	Non-Profit Checking Plus
Minimum Opening Balance	\$50	\$50	\$1
Balance Requirements	None	\$3,000 daily balance to avoid monthly service fee	None
Monthly Service Fee	\$7 (waived when enrolled in eStatements)	\$10	None
Per Item Debit	Unlimited at no charge	First 200 FREE per statement cycle, \$.25 per debit item thereafter	Unlimited at no charge
VISA® CheckCard	FREE	FREE	FREE
Online Banking	FREE	FREE	FREE
Online Statements	Required	Available	Available
Bill Pay	FREE	FREE	FREE
Mobile Check Deposit*	Available and FREE*	Available and FREE*	Available and FREE*
Monthly Statements with Check Images	Online Only	Available	Available
Notary Service	FREE	FREE	FREE
Qualifications to open	Must be 18 years of age, some restrictions apply. Need required business documentation.	Must be 18 years of age, some restrictions apply. Need required business documentation.	Must be 18 years of age, some restrictions apply. 501(c)3 Non-Profit Organization
Interest Earned	None	None	Compounded daily and credited monthly

*Subject to eligibility. Deposits are subject to verification. Deposit limits and other restrictions apply. Must have the Mobile App downloaded to your smart phone. Must retain check for seven days prior to destroying it. Check images will not be available online; for copies, contact Customer Service.



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Deposit Services

	Business Money Market Deposit Accounts	Commercial Savings Account	Advantage Business Savings Account
Minimum Opening Balance	\$2,500	\$200	\$200
Balance Requirements	\$2,500 daily balance required to avoid monthly service fee	\$200 daily balance required to avoid monthly service fee.	\$200 daily balance required to avoid monthly service fee
Monthly Service Fee	\$10	\$3	\$3
Interest Earned	Tiered interest, the more you have on deposit, the higher your return. Compounded daily and credited monthly	Interest compounded daily and credited monthly	Tiered interest, the more you have on deposit, the higher your return. Compounded daily and credited monthly
Withdrawal Service Fee	None	2 FREE withdrawals per statement cycle, \$1 service fee for each additional withdrawal	2 FREE withdrawals per month, \$1 service fee for each additional withdrawal
Withdrawal Limitations	If your account is a savings or money market deposit account (MMDA), federal law requires that an account holder may make no more than six transfers and/or withdrawals during any one (1) calendar month or statement cycle (the period from one statement to the next) or similar period of at least four weeks, to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card, or similar order made by you and payable to third parties. Transfers and withdrawals made in person, by messenger or at an ATM are unlimited.		
Withdrawal Limit Fee	\$7 for each item over the regulatory limit	None	None
Monthly Statements with Check Images	Available	Available	Available

Business Express Deposit

Business Express Deposit allows you to electronically send checks for deposit to your Charlotte State Bank & Trust account. Business Express Deposit is fast and convenient; simply scan checks from your office or business location. Deposit information is securely transmitted using the banking industry's highest standard of encryption. Within seconds, Business Express Deposit confirms your deposit. You have the option to print a record of your completed deposit. For more information about Business Express Deposit, please speak with the branch manager or contact our eServices Department.



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