

Beacon Business Account Schedule

	Basic Business Checking	Business Checking	Business Checking Pro	Business Savings
		Analysis Account	Analysis Account	
		All on Account analysis, based on analysis parameters, may be able to offset some fees		
Min to open	\$50	\$100	\$500	\$25
Min bal required to avoid monthly				
Min. Balance Fee	\$100	\$250	\$1,000	\$25
Min. Balance Fee	\$5	\$10	\$20	\$2
Monthly Account Maintenance Fee	None	\$10	\$20	
Activity Fees	first 50 checks processed free over 50 \$0.15	first 100 checks processed free over 100 \$0.05 per item	first 250 checks processed free over 250 \$ 0.15 per item	
Earns dividend	No	No	\$25,000 above = .15% \$1,000-\$24,999 = .10% 0 - 999 =0%	same as savings plus
E-statements *	Optional	*Required	*Required	Optional
		Analysis statements to be mailed separately		
Related Services & Fees				
Business internet banking	yes/no fee (no ACH or Wire Service)	yes/no fee	yes/no fee	
Bill pay	yes/no fee	yes/no fee	yes/no fee	
Overdraft protection	from business savings	from business savings	from business savings	
Business debit card	yes for authorized signers	yes for authorized signers	yes for authorized signers	N/A
Other Services & Fees				
ACH origination enrollment	See Account Fee Schedule	\$40	\$40	
ACH origination (& payroll)	See Account Fee Schedule	See Account Fee Schedule	See Account Fee Schedule	
Business DNA ACH origination (& payroll)	Not Available	\$ 5 per file origination	\$ 5 per file origination	
Wire transfers may be submitted at a branch, called into a branch or electronically via new business DNAWeb	Must be submitted at a branch or called into a branch \$20 domestic; \$75 international	\$20 domestic; \$75 international can only be submitted at a branch	\$20 domestic; \$75 international can only be submitted at a branch	
Safe deposit box	prices vary by size	prices vary by size	prices vary by size	

* e-statements are required
Dividend rates are subject to change