



Business Checking Account Comparison

Business Accounts	Express Free Business Checking	Basic Plus Business Checking	Commercial Checking	Premier Interest Checking	Premier Business Money Market	Health Reimbursement Account		
Best if you are:	A business with lower average balances and minimal transaction volume.	A business with higher average balances and moderate transactions volume.	A business with higher account transaction volume and/or Treasury Management needs.	A business seeking an investment tool with lower to moderate average balances and minimal transaction volume.	A business that is seeking a low-risk but flexible investment that can respond to the rate environment.	Offset the ever increasing cost of healthcare by adding a HRA to your business healthcare strategy.		
Minimum balance to open	\$100	\$100	\$100	\$1,000	\$2,500	\$100		
Minimum balance to avoid service charge	None	\$10,000 average monthly collected	Earnings credit analysis	\$1,000	Minimum daily balance of \$2,500 or average daily balance of \$5,000	Earnings credit analysis		
Monthly Service Charge	N/A	\$30	\$20	\$10	\$25	\$20		
Fee for each check or money order paid	Includes 150 free transactions per month such as checks, debits, deposits, items deposited, ACH credits or ACH debits. After the 150 free, you will be charged \$0.50 per item.	Includes 300 free transactions per month such as checks, debits, deposits, items deposited, ACH credits or ACH debits. After the 300 free, you will be charged \$0.50 per item.	\$0.25 per check / debit, \$0.15 ACH debit	\$0.25 each debit over 50 per month	Six debits, 6 can be checks: fee for each check over 6 is \$25	\$0.25 per check / debit, \$0.15 ACH debit		
Fee for each deposit			\$0.50	\$0.25 each deposit over 20 per month			N/A	\$0.50
Fee for ACH credit			\$0.30	\$0.25 each deposit over 20 per month			N/A	\$0.30
Fee for each item deposited			\$0.15	\$0.15 each deposit over 50 per month			N/A	\$0.15
Minimum balance to earn interest	N/A	N/A	N/A	\$1,000	\$2,500	N/A		
Earns interest / Tiers¹	N/A	N/A	N/A	Yes ¹	Tier 1 - \$2,500 - \$24,999 Tier 2 - \$25,000 - \$99,999 Tier 3 - \$100,000 - \$249,999 Tier 4 - \$250,000 - \$999,999 Tier 5: \$1,000,000+	N/A		
Account Comes With	STAR [®] ATM access ² Online/Mobile Banking Business Debit Card eStatements Check Imaging Treasury Services Available	STAR [®] ATM access ² Online/Mobile Banking Business Debit Card eStatements Check Imaging Treasury Services Available	STAR [®] ATM access ² Online/Mobile Banking Business Debit Card eStatements Check Imaging Treasury Services Available	STAR [®] ATM access ² Online/Mobile Banking Business Debit Card eStatements Check Imaging Treasury Services Available	Online / Mobile Banking eStatements	Online / Mobile Banking eStatements		

1 - Refer to the deposit rate sheet for current rates, tiers and terms. 2 - A Surcharge Fee may be charged at ATM terminals not owned and operated by Inland Bank and ATM terminals not participating in the STARs[®] or Allpoint[®] Surcharge Free networks. Using an ATM that is not in the STAR[®] network may result in both the Bank charging an Out of Network Fee and the ATM Owner charging a Surcharge Fee. Please refer to the fee schedule for other related costs, such as replacement cards and rush orders. The Inland name and logo are registered trademarks being used under license.