Your Inland Bank Business Account Features

Business Accounts	COMMERCIAL CHECKING	BASIC PLUS BUSINESS CHECKING	EXPRESS FREE BUSINESS CHECKING	HEALTH REIMBURSEMENT ACCOUNT	PREMIER INTEREST BUSINESS CHECKING	PREMIER BUSINESS MONEY MARKET
Best if you are:	*A business with high account transaction volumes and/or Treasury Management needs*	*A business with higher average balances and moderate transaction volume*	*A business with lower average balances and minimal transaction volume*	*As a business owner, you can offset the ever increasing cost of healthcare by adding a Health Reimbursement Account (HRA) to your healthcare strategy**	*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*
Minimum balance to open	$100.00	$100.00	$100.00	$100.00	$1,000.00	$2,500.00
Minimum balance to avoid service charge	Earnings credit analysis	$10,000.00 average monthly collected	None	Earnings credit analysis	$1,000.00	Minimum daily balance of $2,500.00 or average daily balance of $5,000.00
Monthly service charge	$20.00	$30.00	n/a	$20.00	$10.00	$25.00
Fee for each check or debit item paid	$0.25 per check / debit, $0.15 ACH debit	300 FREE combined checks / debits, deposits, items deposited and ACH credits / debits; $0.50 each item over 300 per month	150 FREE combined checks / debits, deposits, items deposited and ACH credits / debits; $0.50 each item over 150 per month	$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 $25.00
Fee for each deposit	$0.50			$0.50	$0.25 each deposit over 20 per month	n/a
Fee for ACH credit	$0.30			$0.30	$0.25 each item over 20 per month	n/a
Fee for each item deposited	$0.15			$0.15	$0.15 each item over 50 per month	n/a
Minimum balance to earn interest	n/a	n/a	n/a	n/a	$1,000.00	$2,500.00
Tiered Interest	n/a	n/a	n/a	n/a	n/a	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+
Star[sf] ATM access	Available	Available	Available	n/a	Available	n/a
Online Banking	Yes	Yes	Yes	Yes	Yes	Yes
Business debit card	Yes	Yes	Yes	n/a	Yes	n/a
Check imaging offered	Available	Available	Available	Available	Available	n/a

With Inland Bank checking, you choose from our comprehensive list of premium services that complement the needs of your business.

- ☒ **Treasury Management Services**
- ☒ **Commercial Loans/Lines**
- ☒ **Alert Messaging**
- ☒ **Business Credit Cards with Rewards**
- ☒ **Online Banking/Bill Pay**
- ☒ **E-Statements**
- ☒ **Direct Deposits**

*Consult your tax advisor