



Schedule of Account Features and Charges for Business Checking and Savings Accounts

as of March 6, 2026

NOTE: All of our Business banking products feature: no Online Banking fees, no Online Bill Pay fees, and we will charge you no ATM usage fees. (Other banks may charge you to use their ATM with our ATM card).

Community Checking

- Minimum Deposit to Open: \$100
- Monthly Maintenance Fee: \$0.25 per transaction (includes: checks drawn, deposits and checks deposited) over 500 per month
- Does not earn interest
- Overdraft protection available
- ATM and Debit cards available

Business NOW Checking

- Interest earning
- Minimum Balance to Open: \$500
- Monthly Maintenance Service Charge if minimum required balance is not maintained: \$12.00 per statement cycle and \$0.30 per debit
- Your interest rate and annual percentage yield may change. For current interest rates and annual percentage yields, please see our current Business Interest Rate Schedule
- Frequency of Interest Rate Changes: We may change the interest rate on your Business NOW Checking account at any time
- Determination of Rate: We may change the interest rate on your Business NOW Checking account at our discretion
- Interest Computation Method: We use the daily balance method to calculate the interest on your account. This means we will apply a daily periodic rate to the principal in your account each day
- Compounding and Crediting Frequency: Interest will be credited and compounded every month
- Effect of Closing Your Account: If you close your Business NOW Checking account before interest is credited, you will not receive your accrued interest
- Overdraft protection available
- ATM and Debit cards available

Landlord Checking

- Minimum Deposit to Open: \$0
- Monthly Maintenance Fee: \$0
- Does not earn interest
- Monthly statement that includes all linked tenant accounts

Max Savings Accounts

- Interest earning
- ATM Cards available
- Minimum Balance to Open: \$500
- To earn the highest APY, account must be linked to a checking account at DR Bank with a minimum average daily balance of \$500
- Monthly Maintenance Service Charge if minimum average balance is not maintained: \$4.00 per statement cycle
- Your interest rate and annual percentage yield may change. For current interest rates and annual percentage yields, please see our current Business Interest Rate Schedule
- Frequency of Interest Rate Changes: we may change the interest rate on your Business Max Savings account at any time
- Determination of Rate: we may change the interest rate on your account at our discretion
- Interest Computation Method: We use the daily balance method to calculate the interest on your account. This means we will apply a daily periodic rate to the principal in your account each day.
- Compounding and Crediting Frequency: interest will be credited and compounded every month
- Effect of Closing Your Account: if you close your account before interest is credited, you will not receive your accrued interest



- You may make up to six preauthorized transfers or telephone transfers per statement period, but these preauthorized transfers may not be made by check, draft, Point of Sale transfers or similar order made by you and payable to third parties

Tenant Savings Account

- Interest Earning
- Monthly Maintenance Fee: \$0
- Only available with Landlord Checking
- Your interest rate and annual percentage yield may change. For current interest rates and annual percentage yields, please see our current Business Interest Rate Schedule.
- Frequency of Interest Rate Changes: we may change the interest rate on your Tenant Savings account at any time
- Determination of Rate: we may change the interest rate on your account at our discretion
- Interest Computation Method: We use the daily balance method to calculate the interest on your account. This means we will apply a daily periodic rate to the principal in your account each day.
- Compounding and Crediting Frequency: interest will be credited and compounded every month
- Effect of Closing Your Account: if you close your account before interest is credited, you will not receive your accrued interest
- You may make up to six preauthorized transfers or telephone transfers per statement period, but these preauthorized transfers may not be made by check, draft, Point of Sale transfers or similar order made by you and payable to third parties

Money Market Accounts

- Interest earning
- ATM Cards available
- Minimum Balance to open: \$500
- Monthly Maintenance Service Charge if minimum required balance is not maintained: \$10.00 per statement cycle
- You may make up to six preauthorized transfers or telephone transfers per statement period. Preauthorized transfers may be made by check, draft, Point of Sale transfers or similar order made by you and payable to third parties.
- Your interest rate and annual percentage yield may change. For current interest rates and annual percentage yields, please see our current Business Interest Rate Schedule.
- Frequency of Interest Rate Changes: we may change the interest rate on your Business Money Market account at any time
- Determination of Rate: we may change the interest rate on your Business Money Market account at our discretion
- Interest Computation Method: we use the daily balance method to calculate the interest on your account. This means we will apply a daily periodic rate to the principal in your account each day.
- Compounding and Crediting Frequency: interest will be credited and compounded every month
- Effect of Closing Your Account: if you close your Business Money Market account before interest is credited, you will not receive your accrued interest

SCHEDULE OF OTHER ACCOUNT FEES

Description	Fee
Account closed within 90 days of opening	\$10.00
Check Printing	Dependent on check style selected
Official Checks	\$5.00
Checkbook Reconciliation, per hour	\$25.00
Check or Deposit Photocopy	\$3.00 per item
Returned Deposit or Cashed Item	\$15.00
Debit Paid or Returned for Insufficient Funds	\$0



<i>Applies to each overdraft created by check, In-Person withdrawal, ATM withdrawal or other electronic means.</i>	
Debit Paid or Returned for Unavailable Funds <i>Applies to each overdraft created by check, in-person withdrawal, ATM or other electronic means.</i>	\$0
Overdraft Transfer Fee	\$0
Interim Statement	\$10.00
Coin Counting	\$2.00 per \$100 counted
Collection Items and Drafts	\$20.00 (Plus any fees assessed by other banks)
Currency Orders	Negotiated
Documentary Incoming or Outgoing Collections	\$20.00
Post Dated Check Fee	\$15.00
Check Stop Payment Fee	\$15.00
Excess Transaction Fee <i>(Savings and Money Market Accounts)</i>	\$10.00
Canadian Checks deposited	\$10.00
Outgoing IRA Transfers	\$25.00
Legal Attachments, Levies, Garnishments, etc.	\$50.00
Research	\$25.00 per hour
EFT Charges	
ACH Stop Payment Fee	\$15.00
ATM Card Replacement	\$5.00
Domestic Wire Transfers -Outgoing	\$15.00
Foreign Wire Transfers -Outgoing	\$30.00
Incoming Wire Transfers	\$15.00