



CHECKING ACCOUNTS

21st Commercial Checking

Use your money to effectively manage your cash flow

- No minimum balance
- \$100.00 opening deposit
- \$12.00 monthly service fee
- Activity charges: \$0.25 per deposit; \$0.15 per debit/check; \$0.10 per check deposited
- Earnings credit applied towards service fee and activity charges
- Uncollected funds usage charge set at the highest Wall Street Journal Prime Rate +2% (adjusted daily)
- Free monthly e-statement with check images -(\$6.95 per month for paper statement)

21st Business Checking

The financial solution you need to efficiently manage and grow your business.

- \$500.00 minimum balance
- \$100.00 opening deposit
- 25 free deposits per month (\$0.25 per deposit over 25)
- 50 free debits/checks per month (\$0.25 per debit/check over 50)
- 50 free credits/checks per month (\$0.25 per credit/check over 50)
- \$10.00 service fee per month if the minimum balance is not maintained any day of the month
- Free monthly E-statement with check images -(\$6.95 per month for paper statement)

21st Non-Profit Checking

A low-cost banking solution for non-profit and community organizations with competitive interest rates.

- \$500.00 minimum balance to earn interest*
- \$500.00 minimum balance or \$5,000.00 combined balance of additional non-profit accounts (\$5.00 service fee per month if minimum balance or combined balance is not maintained any day of the month and \$0.35 per debit fee over 10 debits/checks per month)
- \$100.00 opening deposit
- Tiered interest rates*
- Interest compounded daily and paid monthly
- Free monthly E-statement with check images (\$6.95 per month for paper statement)



SAVINGS ACCOUNTS

21st Business Savings

A convenient way to save money with a low minimum balance requirement at a competitive interest rate.

- \$200.00 minimum balance to earn interest*
- \$200.00 opening deposit
- \$200.00 minimum balance (\$9.00 service fee per quarter if minimum balance is not maintained any day of the quarter)
- Nine free debits per quarter, with no more than six per month (\$0.50 per debit fee thereafter) **
- Interest compounded daily and paid quarterly
- Free quarterly E-statement -(\$6.95 per quarter for paper statement)

21st Commercial Money Market

Earn more as your balance grows with tiered interest rates.

- \$2,500.00 minimum balance to earn interest*
- \$2,500.00 opening deposit
- \$2,500.00 minimum balance (\$13.00 service fee per month if minimum balance is not maintained any day of the month)
- Three debits/checks per month plus three transfers per month (\$0.35 per debit fee thereafter)**
- Tiered interest rates*
- Interest compounded daily and paid monthly
- Free monthly E-statement -(\$6.95 per month, for paper statement)



CASH MANAGEMENT

Our dedicated Business Banking Team will partner with you on solutions tailored to your unique needs.

- Business Online Banking
- Remote Deposit
- Automated Clearing House (ACH) Origination
- Wire Transfers
- Online Bill Pay
- Merchant Processing
- Sweep Services



LOANS

Work with our experienced Lending Team using our financial resources to help your business grow.

- Conventional Loans
 - Lines of Credit
 - Equipment Financing
 - Commercial Real Estate
- Practice Loans—to help you Build, Grow or Purchase
- Investment Property Loans—expertise and financing options to assist you with virtually every type of real estate
- SBA Loans—as a select group of SBA Preferred Lenders, we can offer:
 - In-house approval for faster turnaround
 - Experience in the small to mid-size business community

*For current rate information, please contact an office near you.

**Federal regulation restricts the number of telephone transfers, online banking transfers, checks, debit card transactions and preauthorized transfers on all savings accounts and money market accounts to six (6) per month, but unlimited transfers and/or withdrawals are allowed if done in person, by mail, at an ATM or for loan payments at our Bank.