



Commercial Account Comparison Chart

We offer a wide variety of commercial checking and savings accounts to meet your unique business checking needs. Use the chart below to compare our business checking and savings accounts that are available.

	Small Business Account	Business Checking Account	Commercial Checking Account	Money Market Tiered Account	Savings Account
Account Features					
Minimum to Open	\$300	\$500	\$1,000	\$2,500	\$100
Interest Paid				Applies to Balances \$2,500 and above	Applies to Balances of \$100 and above
Minimum Balance to Obtain Annual Percentage Yield				\$2,500 daily balance	\$100 daily balance
Monthly Service Charge	Level 1: \$12 with 1 or less concurrent product or service†; Level 2: \$8 with 2 concurrent products or services†; Level 3: \$0 with 3 or more concurrent products or services†‡	\$10 if balance falls below \$1,500 any day during statement cycle*	Account is subject to account analysis*** Earnings credit as an offset to service fee and transaction charges at a rate of .10%	\$12 if balance falls below \$2,500 any day during the statement cycle*	\$5 if balance falls below \$100 any day during statement cycle*
Telephone Banking	Free Access	Free Access	Free Access	Free Access	Free Access
Online Banking	Cash Management Available**	Cash Management Available**	Cash Management Available**	Free Access	Free Access
Bill Pay	No Charge	No Charge	No Charge	No Charge	Not Available
Business Debit Card	Available	Available	Available	Available	Available
Transaction Limits	Unlimited	Unlimited	Unlimited	No more than 6 transfers including checks per statement cycle*	No Checks No more than 2 transfers per statement cycle*
Activity Fees			Account is subject to account analysis***	\$15 for each transaction in excess of 6 during a statement cycle*	\$3 fee for each debit in excess of two during a statement cycle*
Other Requirements	DBA certificate may be required	DBA certificate may be required	Must have entity papers and entity tax identification number	Must have entity papers and entity tax identification number	Must have entity papers and entity tax identification number

*(of at least 4 weeks)

**Ask about our Cash Management Product at (877)903-2265 or at any of our branch locations.

***Refer to Schedule of fees.

†Concurrent products may include any of the following held in the business' tax identification number: checking account, savings account, money market account, certificate of deposit, loan, business debit card, eStatements, Remote Deposit Capture, Cash Management or merchant credit card services.

‡Concurrent products must be active when we review your account anytime during the last 10 business days of each month.

Ask about additional services including domestic wires, stop payments, Lines of Credit.

We offer many types of commercial loans. Please contact one of our loan assistants at our nearest branch location.

**ALLIANCE BANK
SCHEDULE OF FEES**

The following fees may be assessed against your account:

Account Research (per hour, min. 1 hr).....	\$ 25.00
Legal Processing Fee (garnishments, levies, etc.).....	\$100.00
Account Reconciliation (balancing assistance-per hour, min. 1 hr).....	\$ 25.00
Account Closing Fee (within 90 days).....	\$ 25.00
Stop Payment.....	\$ 30.00
Returned Item Fee.....	\$ 30.00
Overdraft Fee*.....	\$ 30.00
Automatic Transfers - Overdraft (Personal).....	\$ 10.00
Item Copies (after two - each).....	\$ 1.00
Special Statement.....	\$ 5.00
Return Items Deposited.....	\$ 5.00
Snapshot Statement (account activity printout).....	\$ 5.00
Telephone Transfer.....	\$ 3.00
Check Printing.....	fee depends on style of checks ordered
Deposit Lock Bags (first bag free).....	\$ 20.00
no charge for replacing damaged bags	
Zipper Bags (first 2 bags are no charge).....	\$ 3.00
Money Orders.....	\$ 3.00
Cashier's Checks and Official Checks.....	\$ 5.00
Traveler's Checks	
Single Signature (per \$100.00).....	\$ 1.00
Dual Signature (per \$100.00).....	\$ 1.50
Wire Transfers	
Domestic Outgoing.....	\$ 20.00
Domestic Incoming.....	\$ 5.00
Foreign Outgoing.....	\$ 30.00
Foreign Incoming.....	\$ 10.00
Miscellaneous Fees	
Collections Fee.....	\$ 10.00
Photocopies (other than item copies-per page).....	\$.25
Fax Transmission (per page).....	\$ 2.00
Amortization Schedule.....	\$ 5.00
Electronic Fund Transfer Fees	
Gift Card Issue/Replacement Fee.....	\$ 5.00
Alliance Online Pay Other People Express Delivery Fee.....	\$ 5.00
Alliance Online Premium (Expedited) Transfer Fee.....	\$ 5.00
Alliance Online Expedited Bill Payment Convenience Fee.....	\$ 25.00
Non-Proprietary ATM Transaction/Inquiry Fee.....	\$ 1.50

*Fee applies to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means.

See Reverse Side for Safe Deposit Box Fees and Account Analysis Fees

Safe Deposit Boxes

2 x 5.....	\$ 10.00
3 x 5.....	\$ 20.00
5 x 5.....	\$ 30.00
3 x 10.....	\$ 40.00
5 x 8.....	\$ 35.00
5 x 10.....	\$ 60.00
6 x 10.....	\$ 45.00
10 x 10.....	\$100.00
Lost Key Charge.....	\$ 10.00
Change Lock Fee.....	\$150.00

These additional fees apply to commercial accounts:

Commercial Account Analysis

Account Fees:

Monthly Account Maintenance*.....	\$ 10.00
Automatic Transfers - Overdraft (Commercial).....	\$ 15.00
Credit (deposit) Fee (each).....	\$.25
Debit Fee (each).....	\$.15
Deposited Item Fee (each)**.....	\$.08
Proof Correction Fee (each).....	\$ 2.00
Coin Per Roll.....	\$.05
Currency Per Strap.....	\$.05
FDIC Insurance Costs.....	no charge
Deposited Item Charge Back.....	\$ 5.00
Reserve Requirement.....	10%

*Money Service Business (MSB) Monthly Account Fee will be \$150.00. A Change Order Fee of 0.10% per total change order will be charged.

**This fee is \$0.04 if the customer encodes items.

An earnings credit rate set by Alliance Bank is applied to the average collected balance as an offset against the monthly service fees, and is subject to change without notice.