

Solutions for making every dollar count—and grow.



	Small Business	Business Interest	Business Analysis
Minimum balance to open	All accounts feature a \$100 minimum opening deposit		
Monthly maintenance fee	\$6 Waived with \$1,500 minimum daily balance or 5 or more debit card transactions per statement cycle	\$8 Waived with \$2,500 minimum daily balance or 5 or more debit card transactions per statement cycle	\$15
Earnings credit	–	–	Variable
Minimum balance to earn interest	–	\$2,500	–
Transaction fees	200 combined transactions included;* \$0.35 per transaction after the first 200	200 combined transactions included;* \$0.35 per transaction after the first 200	See Schedule of Analysis Fees & Service Charges for complete details
Monthly bank statement	Online statements included; paper statement fee \$5	Online statements included; paper statement fee \$5	Online statements included; paper statement fee \$6 (includes analysis statement)
ATM fees	No fee at Heritage or MoneyPass ATMs; all others \$2.50		
Heritage Direct online and mobile banking	Fees vary based on services selected. See Schedule of Fees & Service Charges for complete details.		
Additional services	Select from a variety of additional business and treasury management services to help you manage and grow your business.		

* Transactions include: deposits, deposited items, checks, withdrawals, ACH credits and ACH debits. Excludes debit card transactions.

Standard business checking account features:

- Business debit card with Visa® protection
- Standard overdraft coverage
- 24-hour telephone banking



Heritage
BANK