

| Account Characteristics | Commercial Insured Money Market Savings | Premium Money Market Savings | Certificates of Deposit | Commercial Regular Savings |
|---|--|---|---|---|
| Minimum Opening Deposit | \$1,000 | \$25,000 | Renewable fixed rate CD (32 days - 60 months) = \$500 7 - 31 days = \$2,500 Plus/Prime = \$5,000 Negotiable Rate CD = \$100,000 | \$100 |
| Interest Rate Tiers | 6 (\$0/\$1k/\$10k/ \$25k/\$50k/\$100k) | 6 (\$0k/\$25k/\$50k/ \$100k/\$500k/\$1million) | 3 (Minimum to open/\$10k/\$50k) | 1 |
| Balance Requirements to Avoid Monthly Maintenance Fee | Analysis Account Compensating Balance | \$25,000 average daily collected balance | N/A | \$200 minimum daily ledger balance |
| Balance Requirements to Avoid Withdrawal and Transfer Fees | Analysis Account Compensating Balance | \$25,000 average daily collected balance | N/A | \$1000 minimum daily ledger balance |
| Available Terms | N/A | N/A | 7 days to 60 months | N/A |
| Additional Deposits | Yes - Allowed | Yes - Allowed | Allowed - 182-364 day term only (\$50 minimum) | Yes - Allowed |
| Fees: Monthly Maintenance Fee | \$5.00 | \$15.00 | N/A | \$4.00 |
| Withdrawal/Transfer Fee | Based on Transaction Analysis - See Disclosure of Products and Fees for Business & Commercial Accounts & Services for a full listing of analysis fees | PIN - Based Debit Card Transaction Fee \$.30 | See Early Withdrawal Penalties | Balance \$1,000 or more = No Charge Balance less than \$1,000 = Three withdrawals at No Charge & each additional \$3.00 (including PIN - Based Debit Card Transactions) |
| PIN-Based Transaction Fee | N/A | \$0.30 | N/A | See Withdrawal/Transfer Fee |
| Excess Item Fee | \$7.00 | \$15.00 | N/A | \$7.00 |
| Early Withdrawal Penalties: Term 7 - 90 Days | N/A | N/A | Interest on the amount withdrawn for the full CD term | N/A |
| Term 91 Days - 1 Year: | N/A | N/A | 3 months' interest on the amount withdrawn | N/A |
| Term over 1 Year: | N/A | N/A | 6 months' interest on the amount withdrawn | N/A |

* Other miscellaneous fees may apply. See Disclosure of Products and Fees for Business and Commercial Accounts and Services.