

# **Business Checking & Savings**

#### **Guaranty Business Checking**

This is a low-cost option for customers who write and deposit a light to moderate volume of checks on a monthly basis. With an opening deposit of \$100, businesses will enjoy no monthly fee and 200 combined checks paid and deposited items free. There is a .20 fee for each check paid and deposited item over 200 combined per statement cycle. Free eStatements or \$3 monthly paper statement fee.

#### **NINOW Checking**

Open with just \$100. This account includes 200 free deposited items per statement cycle, with a .06 per deposited item after that. There is a .10 per check written fee and a maintenance fee of \$5 per month. The account offers competitive credit back earnings to help offset monthly service charges. Free eStatements or \$3 monthly paper statement fee.

## **NOW Checking** (For Sole Proprietors & Non-Profits Only)

With an opening balance of just \$100, NOW Checking earns interest on balances of \$500 and more. Deposit up to 50 free items (.06 per deposited item after 50) and write 20 free checks (.10 per check after 20) per statement cycle. Free eStatements or \$3 monthly paper statement fee.

#### **Statement Savings**

Open this account with just \$10 and earn interest on balances of \$100 or more. There is a \$1 monthly service charge only if the average daily balance falls below \$100. Receive quarterly statements, unless electronic transactions occur or the account statement is combined with a checking account. ATM access is available. Some transaction limits apply.

## **Hi-Fi & Guaranty Select Money Market Accounts**

Tiered interest accounts that earn interest on \$1,000 or more (the Guaranty Select offers higher tiers and higher interest rates for larger balances). Both accounts allow 6 free checks written and 50 free deposited items per statement cycle (after that, it's \$10 per check written and \$.06 per deposited item). Some transaction limits apply.

#### eStatements

Enjoy instant delivery of your monthly transactions and check images. eStatements are easy to access, easy to save, more secure than traditional paper statements, and they're free! From within online or mobile banking, go to *Electronic Statements*. A list will appear of all eligible accounts for electronic statements. Check the box next to each account you want to receive electronically, then select *Save*.

Business customers, ask about these services designed especially for you:

Business Online · Business Mobile w/Mobile Deposit · Remote Deposit Capture · Merchant Card Services

