

Business Checking Accounts Matrix

Account Type	Small Business Checking	Business Checking*
Minimum to open	\$150.00	\$200.00
Minimum Daily Balance Requirements	\$150.00	None
Monthly Service Charge	\$20.00	\$18.00
Service Charge Waived	Daily Balance is met	N/A
Transaction Charges	First 300 each month Free, then \$0.35 each	\$0.035
Per Check Charges	\$0.35	\$0.17
Deposits	\$0.35	\$0.37
Deposited Checks	\$0.35	\$0.10
ACH Debits and Credits	\$0.35	\$0.12
Additional Features		
Free Business Debit Card	Sweep Account	Wire Transfers
Free ATM Access <small>Lindell Bank ATMs and Moneypass ATMs</small>	Overdraft Protection	Remote Capture Deposits
Free Email Statements	CD-ROM Statements	Merchant Card Services
Free Online Banking	Online Bill-Pay <small>Frist 3 Months Free</small>	Positive Pay Verification
ACH Origination	Commercial Lending	Business Credit Card

*All fees can be offset by monthly earning credit

*Updated June 2023