

Business Checking Account Comparison

Account Type	Simple Checking	Premium Checking	Advantage Checking	Enterprise Checking	ATM Advantage Checking	ATM Enterprise Checking
Minimum Daily Balance Required		\$1,000	\$1,000	\$2,500	\$1,000	\$2,500
Below Balance Monthly Fee		\$15	\$10	\$15	\$10	\$15
Monthly Account Maintenance Fee	\$24.99	\$35	\$19.99	\$24.99	\$9.99	\$14.99
No Fee subject to Monthly Account Maintenance Requirement	\$2,500	\$3,500	\$10,000	\$10,000	\$15,000	\$15,000
No Monthly Fee subject to Monthly Account Maintenance and free Wires		\$25,000 (5 outgoing wire free)	\$25,000 (5 outgoing wire free)	\$25,000 (5 outgoing wire free)	\$25,000 (5 outgoing wire free)	\$25,000 (5 outgoing wire free)
Free Transaction Per Month	10	500	100	250	100	500
Fee for Each Transaction That Exceeds the Monthly Limit	\$0.35	\$0.40	\$0.30	\$0.35	\$0.25	\$0.35
Monthly Analysis Fee if seller of Money Order or Money Transmitter service			\$64.99	\$64.99		
Monthly ATM Analysis Fee			\$10.00	\$10.00		
Free ATM/Debit Card	✓	✓	✓	✓	✓	✓
Mobile Banking App	✓	✓	✓	✓	✓	✓
Remote Deposit Capture	✓	✓	✓	✓	✓	✓
Cash Withdrawal Fee					0.10%	0.10%
Cash Deposits	✓	✓	✓	✓	N/A	N/A
Teller Service Fee (Change order: currency straps/Coins Rolls/Coins Deposits)	2% of Total	2% of Total	2% of Total	2% of Total	N/A	N/A
	<p>Introducing the Simple Checking Account—a tailored solution for startups and small businesses with limited transaction activity, designed to empower your early-stage growth.</p> <p>Not available for c-store or other cash-intensive businesses that offer, or intend to offer, services such as ATM operations or activities classified as MSB, including but not limited to money orders or money transmission services.</p>	<p>The Premium Checking Account is well-suited for convenience stores and other cash-intensive businesses that offer, or intend to offer, services such as ATM operations or activities classified as MSB, including but not limited to the money orders or money transmission services. This account provides the specialized support and flexibility required to efficiently manage high volumes and streamline financial operations. The business must open a separate MSB account solely for check cashing services.</p>	<p>The Advantage Checking accounts is a ideal account for businesses entering a growth phase, supporting both operational expansion and financial development.</p> <p>Not available for c-store or other cash-intensive businesses that offer, or intend to offer, services such as ATM operations or activities classified as MSB, including but not limited to the money orders or money transmission services.</p>	<p>The Enterprise Checking Accounts is suited for established businesses with higher transaction needs, providing more free transactions to support your continued success.</p> <p>Not available for c-store or other cash-intensive businesses that offer, or intend to offer, services such as ATM operations or activities classified as MSB, including but not limited to money orders or money transmission services.</p>	<p>Designed specifically for ATM service providers handling maintenance and cash replenishment across several locations, the ATM Advantage Checking Account offers the flexibility and support needed for businesses with lower transaction volumes.</p>	<p>Exclusively for ATM service providers managing multiple locations, the ATM Enterprise Checking Account supports high-volume transaction activity and facilitates the efficient maintenance and cash servicing of ATMs. This account ensures your financial operations keep pace with your business demands.</p>