



Free Checking Is Just The Beginning

At Highland Bank, you'll always find the right fit for your business checking needs. We have a variety of checking accounts to suit your business — all with these great perks:

- Free Digital and Mobile Banking
- Free Account Alerts
- Bill Pay
- Free MyCardRules
- ATM/Debit Cards
- Free Mobile Wallet
- Cash Management Services
- Free Mobile Deposit

Business Checking Accounts

	Small Business Checking	Business Checking	Commercial Checking
Designed for	Low transaction volume	Moderate transaction volume	High transaction volume
Minimum to Open	\$50	\$100	\$100
Minimum Balance	\$500	\$5,000	None
Monthly Service Charge	\$5/month (if minimum balance is not maintained)	\$20/month (if minimum balance is not maintained)	\$20/month
Transactions	<ul style="list-style-type: none"> • 150 free transaction items per month; 50¢ per item over 150 	<ul style="list-style-type: none"> • 500 free transaction items per month; 50¢ per item over 500 	<ul style="list-style-type: none"> • 20¢ per check written • 15¢ per electronic credit/debit • 65¢ per deposit • 15¢ per deposited item
Cash Deposit Fee	Implement a cash deposit fee of 20¢/\$100 for monthly cash deposits greater than \$5,000	N/A	N/A
Imaged Statements ⁽¹⁾	\$3 per month	Free	Free
Earnings Credit	N/A	N/A	Earnings credit applied
Uncollected Funds	N/A	N/A	Prime + 6% for uncollected funds
Highland Reserve	\$10 monthly fee	\$10 monthly fee	\$10 monthly fee

Nonprofit Checking Accounts

	Community Checking	Mid-Size Nonprofit Checking	Nonprofit Checking
Designed for	Low transaction volume	Moderate transaction volume	High transaction volume
Minimum to Open	\$100	\$100	\$100
Minimum Balance	None	\$5,000	None
Monthly Service Charge	None	\$20/month (if minimum balance is not maintained)	\$20/month
Transactions	<ul style="list-style-type: none"> • 25 free checks/month • 25¢ for each additional • 200 free deposited items/month; \$5 service charge for exceeding the limit • 50 free transaction items per month; 50¢ per item over 50 	<ul style="list-style-type: none"> • 500 free transaction items/month; 50¢ per item over 500 	<ul style="list-style-type: none"> • 20¢ per check written • 15¢ per electronic credit/debit • 65¢ per deposit • 15¢ per deposited item
Cash Deposit Fee	N/A	N/A	N/A
Imaged Statements ⁽¹⁾	\$3 per month	Free	Free
Interest ⁽²⁾	N/A	Interest paid monthly on average daily collected balance	Interest paid monthly on "excess average daily balance"
Earnings Credit ⁽³⁾	N/A	N/A	Earnings credit applied or interest
Uncollected Funds	N/A	N/A	Prime + 6% for uncollected funds
Highland Reserve	\$10 monthly fee	\$10 monthly fee	\$10 monthly fee

⁽¹⁾ Front of item, 12 items per page, \$1 per change per month, \$1 per month for back of item.

⁽²⁾ Interest paid monthly on excess average daily balance, (balance above that required to receive earnings credit).

⁽³⁾ Ask a Banker for rate tiers.