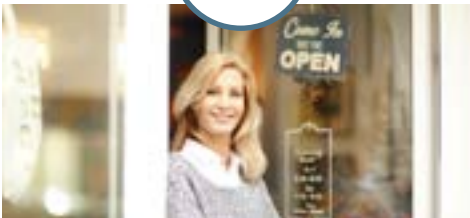


# A Flexible Foundation for the Way You Do Business



Your business checking account should fit the way you do business — not the other way around. At Highland Bank, flexibility is the foundation of all of our business checking accounts. Our accounts are designed to meet specific needs — from small businesses to larger enterprises and non-profit organizations — giving you the features and options that let you do business your way.

## Accounts That Work for Your Business



### Small Business Checking Accounts

All the essentials for growing businesses with lower balances and fewer transactions.



### Premium Business Checking Accounts

Added features and services to fit the needs of larger businesses with higher transaction volume.



### Non-Profit Checking Accounts

Designed to meet the unique needs of non-profit organizations of all sizes.

## The Highland Bank Difference

**Giving your business the confidence to thrive.**

At Highland Bank, we give you confidence in quality accounts that fit the way you do business. Confidence in trusted expertise from experienced commercial bankers, dedicated to your business. Confidence in a true lending partner, ready to work with you to develop flexible solutions. Confidence in a locally and independently owned bank, committed to supporting the businesses of your community. Confident advantages that help you push your business to the next level.

## Simplify Your Business

Every Highland Bank Business Checking account comes with features that simplify your business.

### CONVENIENCE

Free Digital Banking, Mobile Deposit, Mobile Wallet, and Bill Pay — anytime, anywhere, from any device.

### VISIBILITY

View current balances, recent transactions, and electronic statements. Easily monitor your accounts with email and text message alerts.

### CONTROL

Transfer funds, pay bills and even control your debit card with MyCardRules™.

## Business Checking Accounts

	SMALL BUSINESS CHECKING	BUSINESS CHECKING	COMMERCIAL CHECKING
Designed for	Small businesses with low transaction volume.	Mid-sized businesses with moderate transaction volume.	Large businesses with 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	150 free transaction items per month; 50¢ per item over 150	500 free transaction items per month; 50¢ per item over 500	<ul style="list-style-type: none"> <li>• 20¢ per check written</li> <li>• 15¢ per electronic credit/debit</li> <li>• 65¢ per deposit</li> <li>• 15¢ per deposited item</li> </ul>
Image Statements	Free eStatements \$5 paper statement fee	Free eStatements \$5 paper statement fee	Free eStatements \$5 paper statement fee
Cash Deposit Fee	Free monthly cash deposits up to \$5,000. 20¢ per \$100 over \$5,000	Free monthly cash deposits up to \$10,000. 20¢ per \$100 over \$10,000	Free monthly cash deposits up to \$10,000. 20¢ per \$100 over \$10,000
Earnings Credit	N/A	N/A	Earnings credit applied
Uncollected Funds	N/A	N/A	Prime + 6% for uncollected funds

## Nonprofit Checking Accounts

	COMMUNITY CHECKING	NONPROFIT CHECKING
Designed for	Small non-profits with low transaction volume.	Mid-sized organizations with moderate transaction volume.
Minimum to Open	\$100	\$100
Minimum Balance	None	\$5,000
Monthly Service Charge	None	\$20/month (if minimum balance is not maintained).
Transactions	50 free transaction items per month; 50¢ per item over 50	500 free transaction items per month; 50¢ per item over 500
Image Statements	Free eStatements \$5 paper statement fee	Free eStatements \$5 paper statement fee
Interest <sup>(1)</sup>	N/A	Interest paid monthly on average daily collected balance.
Earnings Credit	N/A	N/A
Uncollected Funds	N/A	N/A
Highland Reserve	\$10 monthly fee	\$10 monthly fee

<sup>(1)</sup> Ask a banker for interest rate tiers.

