

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"> • 20¢ per check written • 15¢ per electronic credit/debit • 65¢ per deposit • 15¢ per deposited item
Imaged Statements	Free	Free	Free
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
Highland Reserve	\$10 monthly fee	\$10 monthly fee	\$10 monthly fee

Nonprofit Checking Accounts

	COMMUNITY CHECKING	MID-SIZE NONPROFIT CHECKING	NONPROFIT CHECKING
Designed for	Small non-profits with low transaction volume.	Mid-sized organizations with moderate transaction volume.	Large non-profits with 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	50 free transaction items per month; 50¢ per item over 50	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
Imaged Statements	Free	Free	Free
Interest ⁽¹⁾	N/A	Interest paid monthly on average daily collected balance.	Interest paid monthly on average daily collected balance or earnings credit applied.
Earnings Credit	N/A	N/A	Earnings credit applied OR Interest ⁽¹⁾
Uncollected Funds	N/A	N/A	Prime + 6% for uncollected funds
Highland Reserve	\$10 monthly fee	\$10 monthly fee	\$10 monthly fee

⁽¹⁾ Ask a banker for interest rate tiers.

