



## Grow Your Business With Highland Bank

Part of being financially successful includes a savings plan that meets your business objectives. We have created the following account options to meet the objectives of your growing business. Our experienced staff can assist you in choosing the one that best meets your business savings needs—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

	COMMERCIAL STATEMENT SAVINGS	COMMERCIAL MONEY MARKET SAVINGS	COMMERCIAL PREMIER MONEY MARKET SAVINGS
Minimum to Open	\$200	\$1,000	\$10,000
Minimum Daily Available Balance to Earn Interest	None	Interest rate tiered, based on balance: \$0–49,999.99 \$50,000–99,999.99 \$100,000–249,999.99 \$250,000+	Interest rate tiered, based on balance: \$0–49,999.99 \$50,000–249,999.99 \$250,000–999,999.99 \$1,000,000–2,499,999.99 \$2,500,000–4,999,999.99 \$5,000,000+
Compounding and Crediting of Interest	Quarterly	Monthly	Monthly
Minimum Daily Available Balance to Avoid Monthly Service Charge	\$200	\$1,000	\$10,000
Monthly Service Charge	\$3	\$10	\$15
Transaction Limitations <sup>(1)</sup>	6 withdrawals per month; \$5 each additional	6 withdrawals per month; \$5 each additional	Unlimited ATM and in-person withdrawals

<sup>(1)</sup> Federal Reserve Board Regulation D limits checks, telephone, online, overdraft, and preauthorized transfers (including POS purchases and automatic transfers) to six per calendar month. Repeated excessive monthly withdrawals will lead to account closure.

## Additional Services

### Certificates Of Deposit

Ensure your money works hard for you! For customers with long-term savings needs, Highland Bank offers fixed-rate Certificates of Deposit with terms between 91 days to 60 months.

### Savings Sweep

Earn interest on excess balances while keeping those funds liquid.

- Eliminates or reduces overdraft charges
- Reduces the time and expense of monitoring daily cash flow
- Maximize interest earnings

### Executive Privileges

As a valued business owner our Executive Privileges Checking is a relationship-based checking account that provides incentives for business owners and executives that specifically designed to meet your personal financial needs.

### Highland Reserve

Our low-cost credit line may be the answer for an emergency situation or short-term needs. We offer:

- Credit limits from \$500 to \$5,000
- A minimum monthly repayment schedule equal to 5% of the current balance or \$25 a month, whichever is greater

### Loans & Lines of Credit

Creative Solutions to help you achieve your goals: Highland Bank Executive Privileges customers are eligible for discounted rates on installment loans and lines of credit for personal use.