





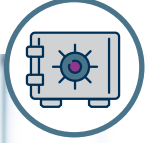



Make Your Money Work as Hard as You Do

Turning what you have today into more tomorrow: It's the recipe for business success — and it's what you get with a Highland Bank Business Savings account. Find a smart balance of flexible liquidity and competitive, steady returns — giving you a valuable tool for managing your business needs today and reaching your financial goals for the future. Make your money work as hard as you do.

Accounts That Work for Your Business

| | | | |
|--|---|---|---|
|   |   |   |   |
| Commercial Statement Savings A smart, simple savings account offering steady returns with the freedom of total liquidity. | Commercial Money Market Savings Step up to monthly compounding interest at competitive, tiered rates. | Commercial Premier Money Market Savings Maximize returns on higher balances while retaining total liquidity. | Certificates of Deposit Lock in the highest rates for longer-term savings plans with fixed-rate certificates of deposit (CDs) with terms from 3-60 months. |

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.

Business Savings Accounts

| | COMMERCIAL STATEMENT SAVINGS | COMMERCIAL MONEY MARKET SAVINGS | COMMERCIAL PREMIER MONEY MARKET SAVINGS |
|---|--|--|---|
| Designed for | Growing businesses seeking steady returns with total liquidity | Increasing yield with monthly compounding interest and tiered rates | Maximizing returns on higher balances |
| Minimum to Open | \$200 | \$1,000 | \$10,000 |
| Minimum Daily 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 |

Certificates of Deposit

Choose terms from 91 days to 60 months, with highly competitive interest rates. Interest compounds and credits at maturity for CD terms less than one year and annually for CD terms of one year or greater. Visit our website for current CD rates.

Additional Services

| SAVINGS SWEEP | EXECUTIVE PRIVILEGES CHECKING | HIGHLAND RESERVE LOC | LOANS & LINES OF CREDIT |
|--|---|---|---|
| Earn interest on excess balances while keeping those funds liquid. • Eliminate or reduce overdraft charges • Reduce time & expense of monitoring daily cash flow • Maximize interest earnings | A relationship-based checking account for business owners, providing incentives specifically designed to meet personal financial needs and goals. | Low-cost line of credit (LOC) for emergency situations and short-term needs. • Credit limits from \$500 - \$10,000 • Minimum monthly replacement schedule equal to 5% of current balance or \$25/month — whichever is greater | Executive Privileges customers have access to a range of creative solutions to meet unique goals, including discounted rates on installment loans and lines of credit for personal use. |

Simplify Your Business

Every Highland Bank Business Checking account comes with the convenience, visibility and control of our best-in-class Digital Banking suite.

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 at no extra cost.

CONTROL

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



p 952-858-4888 | www.Highland.Bank

