

BUSINESS CHECKING ACCOUNTS

BUSINESS BASIC	COMMUNITY BUSINESS*	RELATIONSHIP ANALYSIS
Checking	Checking	Account Analysis

Minimum opening balance	\$300	\$300	\$300
Minimum daily balance to avoid monthly service charge	\$2,500	\$2,500	Low monthly service charge of \$12.00 which can be offset by an earnings credit**
Monthly service charge	\$9.00 if balance falls below the minimum	\$12.00 if balance falls below the minimum	Analysis Fee Schedule**
Maximum # of checks per month with no extra charge	100	75	Analysis Fee Schedule**
Per check charge over maximum	\$0.12 per check over allowed maximum	\$0.12 per check over allowed maximum	Analysis Fee Schedule**
Deposits per monthly statement cycle	20 per statement cycle	15 per statement cycle	Analysis Fee Schedule**
Per deposit charge over maximum	\$1.00 per deposit over maximum	\$1.00 per deposit over maximum	Analysis Fee Schedule**
Interest rate tiers	Not applicable	\$10,000.00 – 24,999.99 \$25,000.00 – 49,999.99 \$50,000.00 – 74,999.99 \$75,000.00 – 99,999.99 \$100,000.00 and up	Not applicable

*This account is only available to sole proprietors or government entities, associations that are incorporated and not for profit and tax exempt, or non-profit organizations that are allowed to earn interest on checking account funds.

**Please contact us for a current copy of the Santa Cruz County Bank Personal and Business Account Fee Schedule which includes the Analysis Account fees.



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