## COMMERCIAL CHECKING MOVING YOUR BUSINESS FORWARD

## **Commercial Checking**

Your commercial checking account is the first step towards building a successful business relationship with Fulton Bank. Our comprehensive suite of checking accounts are designed to help facilitate the financial progress of local businesses, non-profit organizations, and government entities. Improve your money management practices with the expertise of our dedicated relationship managers.

	Commercial Checking	Commercial Interest Checking	Commercial Combined Checking
Summary	Commercial Checking is perfectly suited for Commercial customers that have higher transactional volumes and utilize Cash Management services. An Earnings Credit is applied, based on balances in the account, that are used to offset your account activity and cash management fees.	The Commercial Interest Checking Account is geared towards commercial customers who wish to earn interest on their investable balance. (Average collected balance less reserve). As your business earns money, so does your checking account.	Take advantage of an earnings credit that can significantly reduce or even offset monthly charges with the opportunity to earn interest on your balance.
Fee Structure:	Monthly and transactional fees apply	Monthly and transactional fees apply	Monthly and transactional fees apply
Minimum Balance Required:	\$5,000	\$5,000	\$5,000
Interest Paid:	No, however an Earnings Credit is applied to offset your fees	Yes, based on balance	Yes, on excess balances after the earnings credit is applied
Ways to reduce fees:	Earnings credit may offset transaction and cash management fees	N/A, based on your interest earned you will have a net inter- est credit	Earnings credit may offset transac- tions fees and cash management fees. Balances above amount needed to offset fees will be eli- gible to earn interest

## Let's start the conversation.

Our commitment to you begins with a Commercial Services specialist. Call 1.800.FULTON.4 or contact your Relationship Manager for details on how to get started.

