

BUSINESS CHECKING ACCOUNTS

Business Checking options that are designed for the success of your business:

We have developed Small Business Checking options to meet the diverse and changing needs of businesses throughout our market. Finding the correct checking account that is in line with your business needs is easier than ever before. Talk to us to determine which account is right for you.

	○	○	○
	Business Checking*	Business Premium Checking*	Business Interest Checking*
Minimum Balance to Avoid Monthly Maintenance Fee	\$0 ¹	\$10,000 minimum daily ledger balance	\$15,000 minimum daily ledger balance
Monthly Maintenance Fee (if applicable)	\$0 ¹	\$25 ²	\$30 ²
Monthly Item Allowance	200 Items (\$0.50 each additional item) Types of items: Checks Paid, Deposit Items, Deposit Tickets, ACH Debits and Credits	400 Items (\$0.50 each additional item) Types of items: Checks Paid, Deposit Items, Deposit Tickets, ACH Debits and Credits	400 Items (\$0.50 each additional item) Types of items: Checks Paid, Deposit Items, Deposit Tickets, ACH Debits and Credits
Interest Paid	No	No	Yes, with \$10,000 minimum collected balance
Visa® Business Debit Card	No Annual Fee	No Annual Fee	No Annual Fee

**These accounts are subject to account-related fees, including non-sufficient funds or standard overdraft fees.*

There's more to banking than simply a Business Checking Account.

Every business is different, but one thing they have in common is the need to deposit funds and make payments.

Deposits:

- ✓ Remote Check Deposit
- ✓ Credit Card and Check Acceptance

Payments:

- ✓ Online Banking with Bill Payment³
- ✓ Electronic Payments
- ✓ Visa Business Debit Card
- ✓ Visa Business Credit Card⁴

Online Resources:

- ✓ Information Reporting
- ✓ Transaction Initiation
- ✓ Account Protection

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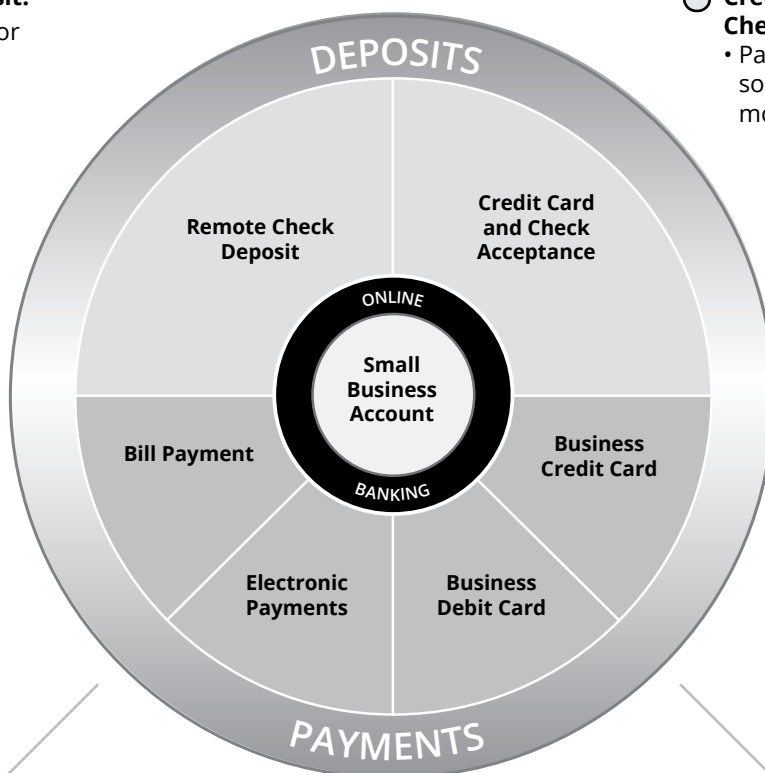
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○ Remote Check Deposit:

- Extend cut-off time for same day credit and accelerate cash flow. Make deposits from your business office or mobile device.

○ Credit Card and Check Acceptance:

- Payment acceptance solutions including mobile technology



○ Online Banking with Bill Payment

- View account balances and transfer funds
- Pay multiple bills at a time

○ Visa® Business Credit Card:

- Business bonus reward options available
- Online reporting tools

○ Electronic Payments:

- Direct deposit of payroll
- Direct debit collections
- Vendor payments

○ Visa® Business Debit Card:

- Available anywhere Visa is accepted
- No annual fee

Your business may also benefit from these specialized services:

Term Loan

- Finance your next equipment purchase, expansion opportunity or refinance existing debt

Line of Credit

- Allows you to draw from a pre-approved cash resource to take advantage of business opportunities whenever they arise

Team Advantage Banking (TAB)*

- Special package of discounted financial services available to you and your employees who have Direct Deposit

Fraud Protection

- Protect against check fraud and ACH Fraud

International Banking Services

- Supports your import/export needs
- Foreign currency

Lockbox

- Speed up collection of payments received by mail and gain quicker access to those funds

Wire Transfer Services

- Domestic and International (Member of SWIFT)

Leasing

- Reduce initial cash outlay for business equipment with flexible leasing options

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Fulton Bank, N.A. Member FDIC. Loans and leases are subject to credit approval. Deposit and credit products are offered by Fulton Bank. Terms and conditions subject to change. *Monthly fee charged if item count exceeds 200 items. **The monthly account maintenance fee applies if balance falls below the required minimum daily ledger balance. **You must first register for Bill Pay through our eligible channels. *Subject to credit approval. The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.