

BUSINESS BANKING CHECKING ACCOUNTS



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Eastern Colorado Bank is committed to providing business products to meet the needs of your company. You may combine these accounts with our Business VISA® Debit Card for maximum convenience.

Business Analysis Checking Account

Our Business Analysis Checking Account is ideal for high volume activity or large average balances. This account also allows you to take advantage of additional business products like Merchant Capture and Treasury Management features such as ACH and Wire origination for an additional fee¹. You can open this account with a \$100.00 deposit. It begins with a base fee of \$8.00 per month. Debits and credits are \$0.15 each and a \$0.10 fee is charged for each deposited item. A credit allowance to the account of 0.35% of the average daily collected balance will reduce the service fee². Ask a Relationship Banker today to perform an estimated fee analysis to see if this account is right for your business.

1-Additional fees may apply.

2-Credit back will not exceed service charge and will not apply to additional service fees. This account is offered exclusively to businesses and trusts.

Simple Business Checking Account

Our Simple Business Checking Account is perfect for our business customers who have a low volume of items processed through their account, or those who prefer a set service fee schedule. This account has no minimum balance requirement and you can begin enjoying the convenience of this account with a \$100.00 opening deposit. Our Simple Business Checking Fee Schedule Tiers are easy to understand:

Monthly Items	Monthly Service Charge
0--100 Items	\$ 0.00
101--150 Items	\$ 5.00
151--300 Items	\$ 7.00
301--500 Items	\$ 9.00
501-1000 Items	\$11.00

This account is offered exclusively to Businesses and Trusts. Items include all debits (physical and electronic) and credits (physical and electronic). Account holders with more than 1,000 items processed monthly are not eligible for this account. Account not available to personal account holders or businesses that use our Treasury Management or high cash volume.

Freedom NOW Checking Account

Our Freedom NOW Checking account is an interest bearing account that offers unlimited check writing, a free VISA® Debit Card, eStatements, Online Banking and ECB Mobile app. This account does not incur a monthly service charge unless the daily balance of the account falls below \$1,000.00. If the daily balance falls below \$1,000.00, a \$5.00 monthly service charge is assessed. Open this account with a \$100.00 minimum opening deposit and begin earning interest today.

Business VISA® Debit Card

Our Business Checking accounts can be combined with a Business VISA® Debit Card for maximum convenience. You can make purchases or withdraw cash from an ATM anywhere VISA® is accepted. Our Business VISA® Debit Card offers a daily limit of \$500.00 at an ATM and an additional \$2,500.00 Point of Sale to allow you to make purchases for your business.

More ways to SAVE

Savings Account

With a \$100.00 minimum opening balance, our Savings Account makes it easy for you to begin saving. Access your funds easily in person or by transferring money to your checking account. If the daily balance falls below \$300.00, a \$10.00 service charge is assessed each quarter.

Health Savings Accounts

Eastern Colorado Bank offers Health Savings Accounts to individuals with high-deductible health plans. These accounts offer a convenient way to save for future health care expenses and are interest bearing to ensure you maximize your savings. This account includes a free VISA[®] Debit Card with a \$2,000 Daily Point of Sale limit. Plus, we will provide you with 25 checks free of charge (subsequent checks available at current pricing). All of this is offered for a \$3.00 monthly service charge and a one-time setup fee of \$20.00 per account.

Certificates of Deposit

Are you looking for a guaranteed return on your investment? Our Certificates of Deposit are available in a variety of maturity term and rate structures to help match your investment goals. By investing in a Certificate of Deposit, you also have the peace of mind that your accounts are FDIC insured to at least \$250,000.00. Please contact us for more information on our CDs.

We offer Certificates of Deposit in the following maturity options & tiers:

Maturity Options

182 Day CD
12 Month CD
18 Month CD
24 Month CD
36 Month CD

Tiers

\$ 2,500.00 - \$ 9,999.99
\$ 10,000.00 - \$ 24,999.99
\$ 25,000.00 - \$ 49,999.99
\$ 50,000.00 - \$ 99,999.99
\$100,000.00 - \$249,999.99
\$250,000.00 and up

Penalty for early withdrawal

Money Market Deposit Account

This account offers a competitive market rate of interest while still allowing you to keep your funds liquid. Plus, this account includes limited check writing privileges. If the daily balance falls below \$2,500.00, a \$10.00 monthly service charge is assessed.

High Yield Money Market Deposit Account

For our customers who maintain a minimum of \$10,000.00, we offer our High Yield Money Market Deposit Account. This account features tiered interest rates that pay a higher rate of interest as the balance increases. This account includes limited check writing privileges. If the daily balance falls below \$10,000.00, a \$10.00 monthly service charge is assessed.

Your Friendly Bank.com



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