

Checking Accounts	Community Checking For Non-Profit organizations, associations, youth groups & clubs	Small Business Checking For companies with limited transaction volume	Business Checking For companies with moderate transaction volume	Commercial Checking For companies with high transaction volume
Minimum Balance Requirements	None	\$500 Average Monthly Balance	\$2,500 Average Monthly Balance	None
Monthly Maintenance Fee When balance falls below minimum requirement on any day of the statement period	None	\$5 per month if balance falls below minimum	\$10 per month if balance falls below minimum	\$15 per month. Can be offset by earnings credit ³
Statement Options	<ul style="list-style-type: none"> • Free Paper Statement (does not include check images) • Paper Statement with check images \$5 per month • Free eStatement with check images 	<ul style="list-style-type: none"> • Free Paper Statement (does not include check images) • Paper Statement with check images \$5 per month • Free eStatement with check images 	<ul style="list-style-type: none"> • Free Paper Statement (does not include check images) • Paper Statement with check images \$5 per month • Free eStatement with check images 	<ul style="list-style-type: none"> • Free Paper Statement (does not include check images) • Paper Statement with check images \$5 per month • Free eStatement with check images
Activity Fee	• 40¢ per transaction over 30 ¹	• 40¢ per transaction over 100 ¹	• 40¢ per transaction over 300 ¹	<ul style="list-style-type: none"> • 15¢ per check/debit • 40¢ per deposit/credit • 8¢ per deposited on-us item • 12¢ per deposited transit item • 10¢ per \$100 cash deposited • Uncollected funds charge⁴
Benefits	<ul style="list-style-type: none"> • 30 free transactions per month¹ • Free Internet Banking • Free Bill Pay 	<ul style="list-style-type: none"> • 100 free transactions per month¹ • Business Overdraft Protection² • Free Business Check Card² • Free Internet Banking • Free Bill Pay 	<ul style="list-style-type: none"> • 300 free transactions per month¹ • Business Overdraft Protection² • Free Business Check Card² • Free Internet Banking • Free Bill Pay 	<ul style="list-style-type: none"> • Earnings credit to offset service fee³ • Free Business Check Card² • Free Internet Banking • Free Bill Pay

At BankCherokee, we offer a wide variety of financial services for you to choose from. Our goal is to help you maximize your resources. BankCherokee is locally owned and operated, so decision-making takes place right here. If you value personalized service and want a bank who's invested in helping your business succeed, talk to a BankCherokee Banker.

We want to help you improve your bottom line.

¹ Transaction is defined as a check, ATM/ACH withdrawal, check card transaction, transfer, deposit ticket and each item included within a deposit.

² Subject to approval.

³ Earnings Credit: A non-cash credit to your checking account that is an offset against your service charges. (see sample)

⁴ Uncollected funds charge: The portion of the deposit not yet collected. If a negative collected balance occurs during the statement period, it will be charged interest at 4% + prime as published daily in the Wall Street Journal.