

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
<b>Minimum Balance Requirements</b>	None	\$500 Average Monthly Balance	\$2,500 Average Monthly Balance	None
<b>Monthly Maintenance Fee</b> When balance falls below minimum requirement on any day of the statement period	\$10 per month	\$10 per month if balance falls below minimum	\$10 per month if balance falls below minimum	\$10 per month. Can be offset by earnings credit <sup>3</sup>
<b>Statement Options</b>	<ul style="list-style-type: none"> <li>Free Paper Statement (does not include check images)</li> <li>Paper Statement with check images \$5 per month</li> <li>Free eStatement with check images</li> </ul>	<ul style="list-style-type: none"> <li>Free Paper Statement (does not include check images)</li> <li>Paper Statement with check images \$5 per month</li> <li>Free eStatement with check images</li> </ul>	<ul style="list-style-type: none"> <li>Free Paper Statement (does not include check images)</li> <li>Paper Statement with check images \$5 per month</li> <li>Free eStatement with check images</li> </ul>	<ul style="list-style-type: none"> <li>Free Paper Statement (does not include check images)</li> <li>Paper Statement with check images \$5 per month</li> <li>Free eStatement with check images</li> </ul>
<b>Activity Fee</b>	<ul style="list-style-type: none"> <li>40¢ per transaction over 30<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>40¢ per transaction over 100<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>40¢ per transaction over 300<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>15¢ per check/debit</li> <li>40¢ per deposit/credit</li> <li>8¢ per deposited on-us item</li> <li>12¢ per deposited transit item</li> <li>10¢ per \$100 cash deposited</li> <li>Uncollected funds charge<sup>4</sup></li> </ul>
<b>Benefits</b>	<ul style="list-style-type: none"> <li>30 free transactions per month<sup>1</sup></li> <li>Free Internet Banking</li> <li>Free Bill Pay</li> </ul>	<ul style="list-style-type: none"> <li>100 free transactions per month<sup>1</sup></li> <li>Business Overdraft Protection<sup>2</sup></li> <li>Free Business Check Card<sup>2</sup></li> <li>Free Internet Banking</li> <li>Free Bill Pay</li> <li>Surcharge - Free ATM</li> <li>Free Apple Pay, Google Pay &amp; Samsung Pay</li> </ul>	<ul style="list-style-type: none"> <li>300 free transactions per month<sup>1</sup></li> <li>Business Overdraft Protection<sup>2</sup></li> <li>Free Business Check Card<sup>2</sup></li> <li>Free Internet Banking</li> <li>Free Bill Pay</li> <li>Surcharge - Free ATM</li> <li>Free Apple Pay, Google Pay &amp; Samsung Pay</li> </ul>	<ul style="list-style-type: none"> <li>Earnings credit to offset service fee<sup>3</sup></li> <li>Free Business Check Card<sup>2</sup></li> <li>Free Internet Banking</li> <li>Free Bill Pay</li> <li>Surcharge - Free ATM</li> <li>Free Apple Pay, Google Pay &amp; Samsung Pay</li> </ul>

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.

Please refer to the Rate and Service Fee brochure for additional information and disclosures regarding these accounts.

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

<sup>2</sup> Subject to approval.

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

<sup>4</sup> 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.

## Sample Earnings Credit

### Account Activity

Monthly Maintenance Fee	\$ 15.00
Checks Written 55 x .15	\$ 8.25
Deposits 10 x .40	\$ 4.00
Deposited Items:	
On Us 80 x .08	\$ 6.40
Transit 20 x .12	\$ 2.40
<b>Total Monthly Activity Charge</b>	<b>\$ 36.05</b>

Average Positive Collected Balance	\$25,000.00
Less: Reserve Requirement (10%)	\$ 2,500.00
Average Investable Balance	\$22,500.00
Earning Credit Rate*	
1.00%	
Net Earnings Credit	\$ 18.49

Total Monthly Service Charge	\$ 36.05
Less: Earnings Credit	\$ 18.49
<b>Monthly Service Fee</b>	<b>\$ 17.56</b>

\*Rate is annualized and for demonstration purposes only.



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Saint Paul, MN 55107

985 Grand Avenue  
Saint Paul, MN 55105

999 Village Center Drive  
North Oaks, MN 55127

## Let BankCherokee help you build a strong foundation for your business.

We have checking and savings products that are just right for you and your business. We also have additional services that compliment your business checking account.

### Internet Banking

BankCherokee Online allows you to view your business account activity and perform banking transactions when it is most convenient for you from your business or home. Check balances, transfer funds and monitor cash flow.  
[www.bankcherokee.com](http://www.bankcherokee.com)

### Cherokee Business Check Card

No checks to write or checks to carry. Make interest-free purchases directly from your business checking account. No fees and your BankCherokee Business Check card is accepted anywhere Mastercard® Debit cards are welcome.

### Cash Management

BankCherokee offers a variety of cash management products for your business to efficiently manage your cash balances and improve your cash flow.

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## Business Checking Accounts

