

BUSINESS BANKING PRODUCTS & SERVICES

Free ATM—Wherever, whenever, worldwide • Free Internet Banking

FREE BUSINESS CHECKING

- Free Internet Banking
- Free VISA® Check Card with UChoose Rewards®
- Free ATM—Wherever, whenever, worldwide
- Free Processed Items up to 300 (\$.25 each thereafter)
- No Monthly Balance Required†
- Electronic Statement

BUSINESS INTEREST CHECKING

- Free Internet Banking
- Free VISA® Check Card with UChoose Rewards®
- Free ATM—Wherever, whenever, worldwide
- Free Processed Items up to 200 (\$.25 each thereafter)
- Tiered Variable Interest Rate Structure Based on Collected Balance:
 - \$2,500.00 – \$4,999.99
 - \$5,000.00 and up
- Monthly Maintenance Fee Waived with:
 - \$2,500 Minimum Daily Balance†, or
 - \$5,000 Average Daily Balance

Non-Profit Checking

- Free Internet Banking
- Free VISA® Check Card with UChoose Rewards®
- Free ATM—Wherever, whenever, worldwide
- Free Processed Items up to 200 (\$.20 each thereafter)
- No Monthly Balance Required†

COMMERCIAL ANALYSIS CHECKING

- Monthly Activity Analysis†
- Earnings Rate Credit Offsets Fees†
- Target Balance Sweep

COMMERCIAL MONEY MARKET

- Free Internet Banking
- Tiered Variable Interest Rate Structure Based on Collected Balance:
 - \$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 and up
- Monthly Maintenance Fee Waived with:
 - \$2,500 Minimum Daily Balance,†† or
 - \$5,000 Average Daily Balance
- Transaction Restrictions Apply†

PREMIUM II BUSINESS MONEY MARKET

- Free Internet Banking
- Tiered Variable Premium Interest Rate Structure Based on Collected Balance:
 - \$0.00 – \$99,999.99
 - \$100,000.00 – \$249,999.99
 - \$250,000.00 – \$499,999.99
 - \$500,000.00 – \$999,999.99
 - \$1,000,000.00 and up
- Monthly Maintenance Fee Waived with:
 - \$100,000 Min. Daily Balance,††† or
 - \$250,000 Average Daily Balance
- Transaction Restrictions Apply†

COMMERCIAL LOANS

- Commercial Real Estate
- Commercial Line of Credit
- Association Loans
- Investment Loans

BUSINESS DEPOSIT SERVICES

- Online Cash Manager
Real-time balances at your fingertips
- ACH Origination
Payroll, vendor payments and transfers
- SMARTDeposit (Remote Deposit Capture)
Process deposits from your office
- Online Wire Transfers
- Sweeps—ZBA, Money Market and LOC

ADDITIONAL PRODUCTS & SERVICES:

- Escrow Management Accounts
- IOTA Accounts
- 1031 Exchange Accounts
- CDARS
- Merchant Services
- Business Credit Cards
- Combined Monthly Statements
- Electronic or Paper Image Statements
- Online Image Services
- Reconciliation Export
- Wire Transfer Services
- Safe Deposit Boxes
- Business VISA® Check Card with UChoose Rewards®
 - Earns 1 Point for Every \$2.00 with signature purchase
 - Earn Additional Points at Participating Retailers

† Contact bank for details

‡ \$100.00 minimum deposit to open

†† \$2500.00 minimum deposit to open

††† \$100,000.00 minimum deposit to open



Your wherever, whenever community bank.

www.insigniabank.com

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