



Business Analysis Checking

Characteristics

Qualification for Account Type	<p>Entities that consistently have an excess of 300 transactional items that may include the following:</p> <ul style="list-style-type: none"> • Deposited Items • Electronic Credit Transactions • Electronic Debit Transactions • Checks Paid • Deposited or Withdrawn Cash • Cash Management Services • Courier Services
Minimum Opening Deposit	\$100.00
Monthly Transaction Limitation	Unlimited
Earnings Credit	Earnings Credit is calculated based on the average daily ledger balance using a tiered Earnings Credit Rate (ECR). ¹ Earnings Credit may be used to offset eligible maintenance fees, transactional fees, and other applicable business services fees. ²
Analysis Statement	Monthly detailed analysis statement outlining all account transactions and services (in addition to regularly scheduled monthly account cycle statement). ³

Features & Benefits

- Earnings Credit calculation may result in a credit that is applied to offset or reduce eligible fees and charges related to check orders, courier, and/or Cash Management services.²
- Online Banking with Optional eStatements
- Optional Business Services: ACH Origination, Online Wire Origination, Positive Pay and Remote Deposit Capture⁴

1. Earnings Credit Rate (ECR) may change at any time.
2. The Earnings Credit calculation is used only to offset monthly fees and charges listed on the Business Analysis Checking Schedule of Fees and Charges. Any excess Earnings Credit greater than the business monthly fees and charges is not paid to the account or carried forward to the following monthly statement cycle.
3. ACH Origination File and Item fees listed on analysis statement are from previous statement cycle.
4. Subject to approval and fees.

Please refer to 1st Capital Bank's Truth in Savings, Terms and Conditions of Your Account, Important Information About Your Checking Account, Schedule of Business Fees and Charges for additional account information.