

# Business Account Comparison

	SmartBusiness	Small Business Interest	Business Money Market	Corporate
Opening Balance	\$100	\$1,000	\$1,000	\$100
Maintenance Fee	\$10.00	\$15.00	\$15.00	Account fees may be offset by earnings credit allowance
In order to avoid the imposition of the Maintenance Fee you must meet <u>one</u> of the following requirements:				
Minimum Daily Balance on each day of the statement cycle; or	NA	\$1,000	\$1,000	NA
Average Daily Balance during the statement cycle; or	\$100	\$2,500	\$10,000	NA
Combined Average Daily Balance during the Statement cycle for all Eligible Linked Deposits and Loan accounts at Calumet Bank.	\$1,000	\$10,000	\$15,000	NA
Excessive Withdrawal Fee	NA	NA	\$10	NA
Transaction limitations (other than in-person transactions) per statement cycle to avoid the imposition of the Excessive Withdrawal Fee	NA	NA	No more than 6 per statement cycle	NA
Statement Cycle	Monthly	Monthly	Monthly	Monthly
Interest Structure	NA	Single Rate – Variable (Interest Rate & APY apply to all balances above the stated minimum)	Tier Structured – Variable	NA
# of Transactions	Up to 400* free per statement cycle	Up to 100* free per statement cycle	Limited to 6 online, telephone, or third party transactions per statement cycle	No limits. Account activity is analyzed for service fee
Minimum Collected Balance to Earn Interest	NA	\$1,000	\$1,000	NA
Free Business Debit Card	Yes	Yes	NA	Yes
Debit Card Transactions (non-ATM)	Unlimited	Unlimited	NA	Unlimited
Teller Fee	No	No	No	No
Additional Account Features	Free Access to Smart Suite which includes: Free Online Banking and Bill Pay	Free Access to Smart Suite which includes: Free Online Banking and Bill Pay	Free Access to Smart Suite which includes: Free Online Banking and Bill Pay	Free Access to Smart Suite which includes: Free Online Banking and Bill Pay.
Cash Management Services	Upon approval, Cash Management Services are available with a fee. These include: ACH Origination, Online Wire Origination, Account Reconciliation, Positive Pay, and Business Desktop Banking (Remote Deposit Capture).			

\*Per transaction charged thereafter.  
Other fees may apply - ask for details. All prices are subject to change.  
NA - Not Applicable