

# Central Bank Business Checking Accounts

Find the best account for your business



	Small Business	Standard Business	Analysis Checking	Non-Profit Checking
Perfect For	Low transaction volume. Low cost.	Designed to grow your business. Offers additional features to improve your efficiency.	For companies with large transaction volumes needing treasury management products. Earnings credit can be used to offset service fees.	Designed for non-profit organizations.
Minimum to Open	\$0	\$0	\$0	\$0
Minimum to Avoid Fees/Monthly Maintenance	\$100 average monthly balance. If below, \$5/month. First month waived.	\$1,000 average monthly balance. If below, \$10/month. First month waived.	\$10/month. First month waived.	\$0
Earnings Credit			90 Day T-bill, 0.15% minimum	
Interest				Variable interest, paid monthly based on the following tiers: \$0.00 - \$9,999.99 \$10,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 \$250,000.00 and above
Number of FREE Monthly Transactions	50 FREE	200 FREE	0 FREE	350 FREE
Checks/Deposit Tickets Deposited Items On Us Deposited Items Not on Us	If over: \$0.25/item \$0.25/item \$0.25/item	If over: \$0.25/item \$0.25/item \$0.25/item	\$0.20/item  \$0.10/item	If over: \$0.10/item \$0.10/item \$0.10/item
Treasury Management		ACH origination, limited volume*. Contact our Treasury Management team.	Variety of services available*. Contact our Treasury Management team.	Variety of services available*. Contact our Treasury Management team.
Debit Card**	FREE	FREE	FREE	FREE
Statements with check images	Free Online Statements or \$5 for monthly statements mailed.	Free Online Statements or \$5 for monthly statements mailed.	Free Online Statements or \$5 for monthly statements mailed.	Free Online Statements or \$5 for monthly statements mailed.
Online Banking with Bill Pay	FREE	FREE	FREE	FREE
Mobile Banking** with Mobile Deposit*	FREE	FREE	FREE	FREE

Closing fee of \$30 applies to all accounts closed within 90 days of opening date. All account fees are subject to Iowa and local option sales tax, excluding our South Dakota locations. \*Subject to approval. \*\*If you receive an ATM surcharge, bring in or mail your original ATM receipt within 60 days and we will refund the surcharge. Excludes foreign surcharge fees. \*\*Although Central Bank does not charge for Mobile Banking, standard text messaging and data plan fees from your mobile phone carrier may apply. Please consult your carrier before using Mobile Banking.

# DDA Account Analysis Report

Receive a monthly Account Analysis Report detailing your balance and activity when you open a Business Analysis Checking Account.

# Central Bank Savings Accounts

Find the best account for your business.

CENTRAL BANK		Member FDIC		
CENTRAL BANK 600 LAKE AVE - PO BOX 578 Storm Lake, IA 50588 - (712) 72-2190 centralbankonline.com		ACCOUNT NUMBER 123456		
		STATEMENT DATE November 30, 2021		
***ACCOUNT ANALYSIS REPORT***		PAGE 1 OF 1		
Activity 11/1/21 thru 11/30/21 30 Days in Cycle				
Average Ledger Balance		599,115.99		
Less: Uncollected Funds		90,767.85		
Average Collected Balance		508,348.14		
Less: Reserves (0.00%)		0.00		
Investable Balance		508,348.14		
Earn Credit Allowance (0.15%)		62.67		
Transaction Type      Vol/Units      Per      Unit Cost      Total				
Maintenance Fee	1.00		10.00	10.00
On US	12.00		0.00	0.00
Not On Us	65.00		0.10	6.50
Deposit	20.00		0.20	4.00
Check	55.00	1	0.20	11.00
ACH Origination Fee	1.00		9.95	9.95
IB ACH Item Fee	75.00		0.15	11.25
Total Costs				52.70
Analysis Charge Calculated This Period				0.00
Analysis Credit Calculated This Period				9.97
Total Analysis Charge Debited to Account				0.00

Central Bank checks

Other banks

Number of Deposit events

TOTAL MINUS Earned credit allowance\*

	Classic Savings	Platinum Money Market Savings
Minimum to Open	\$100	\$1,000.00*
Minimum Balance to Avoid Fees	\$100 minimum or \$250 average monthly balance. If below, \$2/month	\$1,000 minimum or \$2,500 average monthly balance. If below, \$10/month
Interest	Variable interest, paid quarterly	Variable interest, paid monthly based on the following balance tiers: \$0.00 – \$9,999.99 \$10,000.00 – \$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 – \$4,999,999.99 \$5,000,000.00 and above
Statements	Quarterly statement, monthly if electronic transfers, Online Statements available	Online Statements, or monthly statement mailed

Closing fee of \$30 applies to all accounts closed within 90 days of opening date.  
 All account fees are subject to Iowa and local option sales tax, excluding our South Dakota locations.  
 \*A Central Bank Business Checking Account is required.