

## Free Business Checking Account Disclosures

<b>Account Opening and Usage</b>	Restrictions to Open Account	<u>Yes</u>	For business and organization only
	Minimum Deposit Needed to Open Account	<u>\$500</u>	
	Monthly Maintenance Fee	<u>\$0</u>	
	Transaction Limitations and Charges	<u>\$0.25</u>	<ul style="list-style-type: none"> <li>• First 100 debit transactions in a statement cycle are free of charge</li> <li>• Additional debit transactions exceeding the first 100 are charged with \$0.25 per debit</li> </ul>
	Minimum Balance Requirement	<u>\$0.01</u>	To maintain the account
	Periodic Statement	<u>Yes</u>	Every month-end. If it falls on a holiday or weekend, the statement will be rendered on the next business day.
	Interest-Bearing	<u>No</u>	

<b>Account Closing</b>	Account Closing Fee	<u>\$20</u>	If account closed within 30 days of opening
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<b>Processing Policy</b>	Posting Order <i>The order in which withdrawals are processed</i>	<ul style="list-style-type: none"> <li>• Check: check number</li> <li>• ACH/POS: in the order we received</li> </ul>
	Overdraft Policy	<ul style="list-style-type: none"> <li>• We will charge no more than 5 Insufficient Funds and Returned Item Fees per day.</li> <li>• We will not charge an Insufficient Funds Fee if your account balance at the end of the business day is overdrawn by \$5 or less.</li> <li>• We will not charge Insufficient Funds and Returned Item Fees for any item that is \$5 or less, even if your account balance at the end of the business day is overdrawn.</li> </ul>
	Fund Availability <i>When funds deposited to your account are available</i> (For complete details of our policy, please see the "Funds Availability Policy" in the "Deposit Account Disclosures Statement and Agreement.")	<ul style="list-style-type: none"> <li>• <b>Cash deposit:</b> Same business day</li> <li>• <b>Direct Deposit / Wire Transfer:</b> Same business day</li> <li>• <b>On-Us check deposit:</b> Same business day</li> <li>• <b>Check deposit:</b> The first \$200 is available on the next business day; The remainder is generally available by the 2nd business day after the date of deposit</li> <li>• <b>If we further delay the ability to withdraw funds:</b> We will notify you and funds will generally be available no later than the 7th business day after the date of deposit</li> </ul> <p><i>A "business day" is a non-holiday weekday generally ending at 5 p.m. local time.</i></p>

<b>Additional Info</b>	<p>If you have any questions, please visit our nearest branch or call us at 1-877-770-SHBA (7422). This account is subject to the terms and conditions disclosed in the "Deposit Account Disclosures Statement and Agreement." For other possible fees and charges associated with this account, see our Schedule of Fees. Terms of the account, including any fees or features, may change without prior notice. However, for any change that may adversely affect you will be notified 30 days prior to the effective date of the change.</p>
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