

FLATWATER BANK



<i>Business Account Features</i>	Express Checking	Premier Checking
Interest		YES
Service Fee (WAIVED w/ minimum balance)	\$0	\$20 (\$5,000)
Merchant Capture/Remote Deposit <small>(A one time equipment fee applies, discounted 50% for Premier Checking)</small>	\$20 per cycle	FREE
ACH Payroll Processing <small>(per file submission, \$0.20 per item processing fee applies)</small>	\$20	\$10
Merchant Card Processing	Yes	Yes
FREE 1st Box of Deposit Tickets		Yes
RELATIONSHIP BENEFITS		
FREE Safe Deposit Box for 1 year	Yes	Yes
FREE Debit Card Fraud Protection	Yes	Yes
WAIVED Sweep Fee	1 per year	2 per year
WAIVED Stop Payment Fee		2 per year
WAIVED Outgoing Wire Fee		2 per year

See full disclosure for complete details