

# BUSINESS CHECKING

When it comes to running a business, we know there is not a one-size-fits-all approach. At Bay State Savings Bank, our checking accounts are designed to meet the needs of any size business, municipal, or non-profit. Find the account that is right for your business!

FEATURES	Business Essentials	Business Advantage	Business Premier
Minimum Opening Deposit	\$100	\$100	\$100
Monthly Maintenance Service Charge	No	\$15; Monthly fee waived with \$5,000.00 minimum monthly daily balance	\$10; Monthly fee and per item charges may be offset by the earnings credit rate.
Per Transaction Fee	First 100 transactions free \$0.25 per transaction after 100	First 300 transactions free \$0.25 per transaction after 300	\$0.15 ACH Deposit/Withdrawal; \$0.20 check paid fee; \$0.70 per deposit fee; \$0.10 per deposited item fee
Free EZ Statements	Yes	Yes	Yes
Check Order Refund	One-time refund up to \$75 to account; New business relationships only	One-time refund up to \$75 to account; New business relationships only	One-time refund up to \$150 to account; New business relationships only
Free Business Online Banking & Bill Pay <sup>1</sup>	Yes	Yes	Yes



Member FDIC  
Member DIF



**Important Disclosure:**

<sup>1</sup>: Standard internet/telephone rates and fees apply.

All deposits above the FDIC insurance amount are insured by the Depositors Insurance Fund (DIF).

Please refer to Bay State Savings Bank Commercial Fee Schedule for current fees and charges.