

Business Deposit Accounts	Waterford Business Classic Checking	Waterford Business Classic Checking with interest	Waterford Business Non Profit Checking with interest	Waterford Business Analysis Checking	Waterford IOLTA/IOTA
Product Description	Basic small business checking account for any type of business. Ideal for businesses with less than 225 transactions per month.	Interest bearing checking account for any type of business. Ideal for businesses with less than 225 transactions per month.	Interest bearing checking account for sole proprietors and not-for-profit organizations with small to moderate transaction needs.	Designed for businesses with moderate to high checking activity levels.	Available exclusively to lawyers and title companies to hold client funds.
Minimum To Open	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Minimum Balance Requirements	None	None	None	None	None
Available at No Monthly Service Fee with Minimum Account balance	Yes. \$1,500 average daily ledger balance in checking account for the monthly statement cycle.	Yes. \$25,000 average daily ledger balance in checking account for the monthly statement cycle.	Yes. \$5,000 average daily ledger balance in checking account for the monthly statement cycle or relationship of \$50,000 in checking and savings.	Can be offset by earnings credit on average collected balance.	Yes. No minimum balance requirement.
Monthly Maintenance Fee	\$10.00	\$20.00	\$20.00	\$25.00	None
Transaction Fees	First 225 transactions free per month then \$.30 each.	First 225 transactions free per month then \$.30 each.	First 225 transactions free per month then \$.30 each.	Refer to Treasury Management.	\$.25 per deposit ticket \$.12 per item deposited \$.17 per check and other debits \$.11 per ACH items
Debit Card/ATM Access	Yes, fees waived up to \$30 or 10 transactions (whichever occurs first) per card per statement cycle plus unlimited debit card transactions.	Yes, fees waived up to \$30 or 10 transactions (whichever occurs first) per card per statement cycle plus unlimited debit card transactions.	N/A	N/A	N/A
Pays Interest	No	Yes. Variable interest compounded and credited monthly on the daily collected balance.	Yes. Variable interest compounded and credited monthly on the daily collected balance.	No	Yes. Variable interest compounded and credited monthly on the daily collected balance.
Check Safekeeping	Yes	Yes	Yes	Yes	Yes
Images	Available upon request. Also available online.	Available upon request. Also available online.	Available upon request. Also available online.	Available upon request. Also available online.	Available upon request. Also available online.
Electronic Statements	Yes	Yes	Yes	Yes	Yes
Bill Pay	Yes	Yes	Yes	Yes	Yes
Online & Mobile Banking	Yes	Yes	Yes	Yes	Yes