

	DENISON STATE BANK * Business-Related Checking Accounts			
	Commercial Checking	Business Economy Checking	Public Funds Checking	Non-Profit Checking
Designed For:	Sole proprietorships, partnerships, and corporations.	Small businesses with limited transactions. **	Public funded entity.	Non-profit corporations, as well as unincorporated associations (informal groups that have a common purpose or goal). An account may be in the name of a social club, religious or charitable organization, or other.
Interest Bearing:	Earnings credit of 1.80% is applied to the average collected balance during the statement cycle. That equates to 15 cents on every \$100 in average collected balance. The earnings credit will be applied to reduce total fees, but cannot exceed total fees.	No	No	No
Amount Needed to Open:	\$100	\$100	\$100	\$100
Monthly Maintenance Fee:	\$5.00, or \$3.00 if use online statements. Fee is offset by an earnings credit (see above).	\$4.00 (\$2.00 if use online statements) if daily ledger balance falls below \$500 on any day of the cycle.	None	None

	Commercial Checking	Business Economy Checking	Public Funds Checking	Non-Profit Checking
Per-Debit Fee:	\$.10 for each debit item (withdrawal, check paid, electronic transfer or payment out of this account).	\$0.20 after 25 debit items (withdrawal, check paid, electronic transfer or payment out of this account), unless \$500 daily balance is maintained.	None	None
Per-Credit Fee:	\$.10 for each deposited credit item (deposited check item, cash-in ticket, electronic transfer or payment to this account).	\$0.15 in excess of 20 deposited credit items (deposited check item, cash-in ticket, electronic transfer or payment to this account), unless \$500 daily balance is maintained.	None	None
Overdraft Privilege if assigned:	\$1000. The Paid Item Fee of \$25 is charged per item.	\$1000. The Paid Item Fee of \$25 is charged per item.	None	None
Overdraft Privilege not assigned:	If Overdraft Privilege is not assigned to the account, in the event of a negative daily ending balance, it will be a bank decision to honor and pay the item and charge the Paid Item fee, or return the item unpaid and charge the Return Item fee.	If Overdraft Privilege is not assigned to the account, in the event of a negative daily ending balance, it will be a bank decision to honor and pay the item and charge the Paid Item fee, or return the item unpaid and charge the Return Item fee.	In the event of a negative daily ending balance, it will be a bank decision to honor and pay the item and charge the Paid Item fee, or return the item unpaid and charge the Return Item fee.	In the event of a negative daily ending balance, it will be a bank decision to honor and pay the item and charge the Paid Item fee, or return the item unpaid and charge the Return Item fee.

	Commercial Checking	Business Economy Checking	Public Funds Checking	Non-Profit Checking
Statement Delivery:	At account opening, the default setting is mailed statement. Account holder can opt-in in their DSBconnect login to have online statements posted within their login and no longer mailed. Some accounts opened prior to 2019 may still have statements posted at the bank's secure messaging site csiesafe.com.	At account opening, the default setting is mailed statement. Account holder can opt-in in their DSBconnect login to have online statements posted within their login and no longer mailed. Some accounts opened prior to 2019 may still have statements posted at the bank's secure messaging site csiesafe.com.	At account opening, the default setting is mailed statement. Account holder can opt-in in their DSBconnect login to have online statements posted within their login and no longer mailed. Some accounts opened prior to 2019 may still have statements posted at the bank's secure messaging site csiesafe.com.	At account opening, the default setting is mailed statement. Account holder can opt-in in their DSBconnect login to have online statements posted within their login and no longer mailed. Some accounts opened prior to 2019 may still have statements posted at the bank's secure messaging site csiesafe.com.
Autobooks:	Yes. Allows acceptance of card and ACH payments, create and send digital invoices, more.	Yes. Allows acceptance of card and ACH payments, create and send digital invoices, more.	n/a	Yes. Allows acceptance of card and ACH payments, create and send digital invoices, more.

[illegible]