

BUSINESS CHECKING ACCOUNTS

	BUSINESS	BUSINESS PLUS	ORGANIZATION
	A simple checking account for any size of business. Offset service charges by holding larger balances.	For businesses allowed to earn interest such as sole proprietors or public entities.	For community clubs needing a low cost account to take care of their financial needs.
MINIMUM TO OPEN	\$0	\$0	\$0
MAINTENANCE FEE	\$7.50/month	\$10/month	\$2/month
HOW TO AVOID MAINTENANCE FEE	\$5,000 in total deposits or less than 200 items	\$100,000 balance	\$200 balance
PAYS INTEREST	No	Yes	No
ITEM CHARGES	Free up to 200 items	FREE	Up to 10 checks written per month, then \$.25 per check
OVERDRAFT PROTECTION	You may link an overdraft protection account which has no setup fee or transfer fee.		

SCSB SAVINGS ACCOUNTS

	BASIC SAVINGS	MONEY MARKET
MINIMUM TO OPEN	\$0	\$0
PAYS INTEREST	Yes	Yes
ATM/DEBIT CARD ACCESSIBLE	Yes, but no point of sale	Yes
LIMITED CHECK WRITING	No	Yes
NUMBER OF FREE WITHDRAWALS	6/statement cycle	6/statement cycle
EXCESSIVE WITHDRAWAL FEE	\$5/item	\$5/item
MONTHLY MAINTENANCE FEE	\$0	\$5
HOW TO AVOID MONTHLY MAINTENANCE FEE	Does not apply	\$1,000 daily balance

WHAT ELSE?

- Check images included with statements
- Competitive rates on merchant credit card processing
- Remote Deposit Capture
- Business credit cards
- ACH services
- Convenient night deposit drops
- Free business deposit slips
- Online and mobile business banking

