

Business Checking Accounts

We have created our business checking accounts to fit your business needs. We offer two checking accounts for the standard business customers and two for the non-profits. Interest is available for the non-profits that have filed as a 501(c) with the IRS. We invite you to look over the checking accounts and select the one that's right for you.

In addition, when you have a checking account at White Rock Bank, you can also take advantage of additional "BankPerks" that we make available to our customers many through our **Access+ Online Banking**.

If you would like to ask any questions about our checking account options, Access+ Online Banking for businesses, or any of our products or services, just talk to one of our Customer Service Representatives.

	Small Business	Commercial Business	Non-Profit Business	Non-Profit 501(c)
Balance	No Minimum Balance	No Minimum Balance	No Minimum Balance	No Minimum Balance
Interest	N/A	N/A	N/A	*Tiered Interest Rates
Checks	Fees Vary	Fees Vary	Fees Vary	Fees Vary
Monthly Fee	No	\$12	No	No
Item Fee	\$1.00 per item ¹ for every item over 100 during a statement cycle	\$.20 per debit transaction ² for each debit transaction over 50 during a statement cycle	No Item Limit	No Item Limit
Check Images	Statement Images	Statement Images	Online Images ⁵	Online Images ³
Perks...	No Monthly Fee Business Cash & Check Cards ⁴ Free Access+ Online Banking Free Telebank	No Monthly Fee Business Cash & Check Cards ⁴ Free Access+ Online Banking Free Telebank	No Monthly Fee Business Cash & Check Cards ⁴ Free Access+ Online Banking Free Telebank	No Monthly Fee Business Cash & Check Cards ⁴ Free Access+ Online Banking Free Telebank

A special checking account and other services are available to your employees when you direct deposit your employees' payroll.

For more information ask about our **Benefit Banking Package**.

Health Savings Accounts (HSA) are available for our customers who have a High Deductible Health Plan (HDHP).

For more information ask about our **HSA** account.

*Average Daily Balance	Interest Rate	Annual Percentage Yield (APY)
\$999.99 or less	.00%	.00%
\$1,000 - \$9,999.99	.15%	.15%
\$10,000 - \$49,999.99	.20%	.20%
\$50,000 or more	.25%	.25%

Fees may reduce earnings on account

Rates are effective as of 02/16/2010 and may change without notice

Rates are based on an average daily balance method

¹Items include deposits, checks, and debit transactions.

²Debit transactions include withdrawals, checks paid, automatic transfers or payments out of the account.

³Checks will be returned in the statements to all public entities and images available online for current statement only.

⁴Subject to credit approval

⁵Images available online for current statement only