

| | Free Small Business Checking | Small Business Checking with Interest | Corporate Checking |
|---------------------------------|--|--|---|
| Description | Small Businesses and Non-Profit Organizations will enjoy a generous activity allowance with no minimum balance required. | Small Businesses, Non-Profit Organizations, and Public Entities earn interest while enjoying a generous activity allowance. | Large volume companies will enjoy an Earnings Credit to offset their reasonable activity fees. |
| Minimum Balance | \$100 ⁶ | \$1,000 ⁶ \$7 monthly service charge if below \$1,000 | None ⁶ |
| Interest | None | Variable ⁴ | Earnings Credit ^{2,4} (on average collected balances) |
| Minimum to Earn Interest | N/A | \$1,000 | N/A |
| Monthly Service Charge | Analysis Charges may apply | Analysis Charges may apply | \$10 Plus activity fees (see below) Analysis Charges may apply |
| Charge per Debit | No Charge up to 200/month \$.30 each over 200 | No Charge up to 200/month \$.30 each over 200 | \$0.15 |
| Charge per Deposit | No Charge up to 200/month \$.30 each over 200 | No Charge up to 200/month \$.30 each over 200 | \$.30 per deposit, plus \$.10 per deposited item |
| Additional Benefits | <ul style="list-style-type: none"> • Free Business Chek Card¹ • Free 24-Hour Telephone Banking • Free Zipper Deposit Bag • Online Banking • Business Line of Credit available^{1,3} • Monthly statement plus free statement organizer (images available @ \$4 per month) • Online Bill Pay^{1,3,5} | <ul style="list-style-type: none"> • Free Business Chek Card¹ • Free 24-Hour Telephone Banking • Free Zipper Deposit Bag • Online Banking • Business Line of Credit available^{1,3} • Monthly statement plus free statement organizer (images available @ \$4 per month) • Online Bill Pay^{1,3,5} | <ul style="list-style-type: none"> • Free Business Chek Card¹ • Free 24-Hour Telephone Banking • Free Zipper Deposit Bag • Online Banking • Business Line of Credit available^{1,3} • Monthly Account Analysis Statement (images available @ \$4 per month)³ • Uncollected Funds Usage Charge • Online Bill Pay^{1,3,5} |

1. Subject to approval. 2. Earnings Credit rate is variable and established by the bank. 3. Fee applies. 4. Please ask for current rates. 5. \$5.00 per month inactivity fee after 90 days. 6. \$100 minimum deposit required to open all checking and saving accounts.

| | STAR Savings | STAR Money Market |
|----------------------------|--|--|
| Description | Start a savings account today and watch your money grow. | Invest in our STAR Money Market and maximize your earnings! |
| Minimum Balance | \$200 ⁶ \$5 quarterly service charge if below \$200 | \$2,500 ⁶ \$15 monthly service charge if below \$2,500 |
| Interest | Variable ⁴ | Variable, tiered ⁴ |
| Additional Benefits | <ul style="list-style-type: none"> • Online Banking • Free 24-Hour Telephone Banking • ATM card available¹ | <ul style="list-style-type: none"> • Online Banking • Free 24-Hour Telephone Banking • ATM card available¹ • Check access (see limits under this chart) |

Pre-authorized transfers and debits are limited to 6 per statement period on savings and money market accounts.

All banks are not the same. Choose a bank where decisions are made locally, by an experienced team of bankers who understand the unique needs of small to mid-sized businesses. Count on STAR BANK to provide a level of service that's second-to-none and financial services to meet your business needs.



Business Loans

- Term loans (finance equipment and other major purchases)
- Commercial real estate (purchase additional property, renovate facilities and new construction)
- Working capital lines of credit (flexible credit often used to meet short-term credit needs)
- SBA loans
- Merchant credit card services
- And more...

Additional Business Services

- Online Banking
- Online Bill Pay^{1,3,5}
- Remote Deposit³
- Payroll Processing Services³
- Night Depository
- Coin and Currency
- 24-Hour Telephone Banking
- And more...

Enjoy easy access to your STAR BANK accounts

Online Banking and Online Bill Pay

Managing your money is easier than ever before! Bank online anytime and anywhere...all you need is a secure internet connection. Pay your bills, transfer money and more. Sign up today!^{1,3,5}

Telephone Banking

Access your accounts by phone 24/7 by calling 1.877.924.4056.

Experience the STAR BANK difference.

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