

BUSINESS CHECKING ACCOUNTS



MNB

THE DIFFERENCE | THERE IS A DIFFERENCE

Regular Business Checking

Accounts whose primary function is business related and whose normal monthly combined debits and deposited items is over 150. Accounts that are commingled consumer and business (eg; ag operators that do not have a separate personal account) are considered business for account classification.

Monthly Maintenance Charge	\$8.50
Fee per debit item	\$0.12
Fee per credit item	\$0.12
Deposited Item On-Ups	\$0.04
Deposited Item Transit	\$0.09
Return Items	\$4.00

Small Business Checking

Accounts whose primary function is business related and whose normal monthly combined debits and deposited items is between 51 and 150. Accounts that are commingled consumer and business (eg; ag operators that do not have a separate personal account) are considered business for account classification.

Minimum Balance	\$5,000*
Monthly Maintenance Charge <i>(If Minimum Balance is not met)</i>	\$7.50
Fee for Returned Deposited Checks	\$4.00
Excessive Activity Fee <i>(Per item over 150)</i>	\$0.15
All other fee related charges in effect	

**If customer is eligible for and chooses Interest Bearing Account, the Minimum Balance is \$7,500.*

Low Activity Business Checking

Accounts whose primary function is business related and whose normal monthly combined debits and deposited items is 50 or less. Accounts that are commingled consumer and business (eg; ag operators that do not have a separate personal account) are considered business for account classification.

Minimum Balance	\$1,000*
Monthly Maintenance Charge <i>(If Minimum Balance is not met)</i>	\$5.00
Fee for Returned Deposited Checks	\$4.00
Excessive Activity Fee <i>(Per item over 50)</i>	\$0.15
All other fee related charges in effect	

**If customer is eligible for and chooses Interest Bearing Account, the Minimum Balance is \$2,000.*