# *Business Account Comparison*

| | BUSINESS CHECKING ACCOUNTS | | | BUSINESS SAVINGS ACCOUNTS | |
|---|---|---|---|---|---|
| | Island Business | Island Business Interest | Island Commercial | Island Business Savings | Island Business MMDA |
| Description | Ideal for small businesses with low to moderate balances or number of transactions | Best for medium-sized businesses that maintain higher balances and want to earn interest | Analysis basis checking for larger businesses with heavy transaction volumes and cash management needs | A traditional savings account providing immediate access to your funds at a competitive interest rate | Best for businesses who want immediate access to their funds together with a competitive tiered money market rate[5] |
| Service Charges | $7.50 Waived if maintaining an average monthly balance of $1,500 | $15 Waived if maintaining an average monthly balance of $3,000 | Variable (analysis basis, earnings credit[6] will apply) | $3 Waived if maintaining an average monthly balance of $100 | $4 Waived if maintaining an average monthly balance of $500 |
| Transaction Charges | 50¢ per item after first 200 items[2]/month | 15¢ per item after first 50 items[2]/month | 15¢ per debit[1] | None | None |
| Minimum Opening Deposit | $250 | $250 | $500 | $250 | $500 |
| Interest Bearing Account | No | Yes | No | Yes | Yes (tiered) |
| Images with Statement | Free[3] | Free[3] | Free[3] | N/A | Free[3] |
| Online Banking | Free Gold online banking | Free Gold online banking | Free Platinum online banking | N/A | Free |
| Online Billpay | Free | Free | Free | N/A | Free |
| eStatements[4] / Paper Statements | Free paper with easy option to switch to eStatements | Free paper with easy option to switch to eStatements | Free paper with easy option to switch to eStatements | Free paper with easy option to switch to eStatements | Free paper with easy option to switch to eStatements |
| Edgartown National Bank Visa Business Debit/ATM Card | Free | Free | Free | N/A | Free |
| Non-Edgartown National Bank ATM Withdrawals | $1 each | $1 each | $1 each | N/A | N/A |
| Check Orders | First order of basic checks free | First order of basic checks free | First order of basic checks free | N/A | First order of basic checks free |

1 "Debits" include ACH Debit, ATM/Debit Card Transactions, and Checks Paid.

2 "Items" include ACH Debits and Credits, ATM/Debit Card Transactions, Checks Paid, Deposits, and Items Deposited.

3 Check images with statement is an optional service that can be activated for free upon request.

4 eStatements available if Savings account is linked to a Checking account.

5 Transactions from this account are limited. Ask one of our associates for the specific rules guiding this type of account

6 This account features an earnings credit which is applied to reduce or eliminate some of the fees on the account. The ECR is calculated by applying the determined rate on the average daily balance in the account.