

DEPOSIT RATES			
PRODUCT	BALANCE REQUIREMENTS	ANNUAL PERCENTAGE RATE (APR)	ANNUAL PERCENTAGE YIELD (APY)
Business Savings	\$500.00 to earn dividends	.10%	.10%
Business Checking			
Biz-e Free	None	N/A	N/A
Bronze	\$500.00 to waive \$5.00 service charge	.10%*	.10%
Gold	\$2,500.00 to waive \$10.00 service charge	.10%*	.10%
Platinum	\$10,000.00 to earn dividends	Refer to Money Market Rate Sheet for rates*	
Business Money Market	\$2,000.00 - \$9,999.00	Refer to Money Market Rate Sheet	
	\$10,000.00 - \$24,999.00		
	\$25,000.00 - \$49,999.00		
	\$50,000.00+		
Certificates of Deposit	Term in Months	APR Range	APY Range
	3	Refer to Certificate of Deposit Rate Sheet	
	6		
	12		
	18		
	24		
	36		
	48		
60			

*Interest paid on Business Checking Accounts is compounded monthly

LOAN RATES				
PRODUCT	RATE TYPE	ANNUAL PERCENTAGE RATE	INDEX OR BASE RATE	MARGIN***
Lines of Credit	Adjustable	Call for current rate	Prime Rate*	1.00%-6.00%
Term Loans	Fixed	Call for current rate	Prime Rate*	2.25%-3.50%
Real Estate	Fixed	Call for current rate	Treasury**	2.00%-5.00%
VISA Awards	Fixed	9.75%	N/A	N/A

Business Loan/Line of Credit Features:

Lines of Credit are revolving variable rate, with monthly interest payments and annual renewal period
 Term Loans may be amortized up to 12 years, with rate and payment fixed for 5 years
 Commercial Real Estate may be amortized up to 25 years, with rate and payment fixed for 5 years

*Prime means the Prime Lending Rate as published in the Wall Street Journal

**Treasury means the Weekly Average Treasury Constant Maturities 3-yr or 5-yr rate as published in Federal Reserve Bulletin H-15

***Margin is determined after loan underwriting based on overall risk of loan

Rates are subject to change without advance notice.