

STATE BANK & TRUST CO.

	Commercial Checking	Basic Business Checking	
		\$100 minimum balance	Minimum balance not maintained
Monthly Service Fees	\$10	\$0	\$10
Monthly Activity Fees	15¢ per debit, credit, or deposited item	25¢ per item after 150	
Features	To offset fees on earnings credit is applied to the average collected balance	Basic Business Checking w/Interest available to qualifying accounts with \$2,500 minimum balance	
Benefits	Saturday Lobby Hours Drive-up Night Depository Imaged Check and Deposit Slips with Statement No Fee for Change Orders Next Day Availability on Deposits Quick On Site Response to Problems or Concerns Touch Tone Teller		
Available	ACH Origination: Direct Deposit, Billing Remote Deposit Capture Internet Bank Cash Management Credit Card Processing CD-ROM with Statement Containing All Imaged Items		

Basic Business Checking is designed for smaller, non personal entities and not-for-profit organizations.

All service charges on checking and Money Market accounts are subject to state and local tax. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (Collected Balance). We reserve the right to amend or terminate any of the terms enclosed upon giving reasonable notice to you. Reasonable notice may consist of posting such changes in our building for a reasonable period of time.