



# CHIPPEWA VALLEY BANK

## Business Checking Accounts

- ✓ Unlimited check writing
- ✓ Free Phone, Online & Mobile Banking
- ✓ Free Cash/Debit Card
- ✓ Free eStatements (\$3.00 fee for paper statements)
- ✓ Free Bill Pay
- ✓ Free Mobile Deposit
- ✓ Free Notary Service
- \* Per statement cycle

### Regular Business

- ▶ Average balance required is \$1,000.00.\*
- ▶ If the account falls below \$1,000.00, a fee of \$5.00 and \$.25 per check will be charged.\*

### Economy Business

- ▶ Monthly service fee of \$13.00.

### Business NOW

- ▶ Interest bearing.
- ▶ Average balance required is \$1,500.00.\*
- ▶ If the account falls below \$1,500.00, a fee of \$10.00 and \$.25 per check will be charged.\*

### Large Corporate Analyzed Account

- ▶ Ask us for more information on Corporate Accounts.

## Business Savings Accounts

- ✓ Free Phone, Online & Mobile Banking
- ✓ Free eStatements (\$3.00 fee for paper statements)
- ✓ Free Notary Service
- ✓ Free Cash/Debit Card

### CVB Savings

- ▶ Interest bearing.
- ▶ Average balance required is \$200.00.\*
- ▶ If the account falls below \$200.00, a fee of \$3.00 fee will be charged.\*
- ▶ You are allowed 3 paper withdrawals per month.
- ▶ If you exceed 3, a fee of \$1.00 per paper withdrawal will be charged.

### Business Money Market

- ▶ Interest bearing.
- ▶ The interest rate is tiered and will depend on the account balance.
- ▶ Average balance required is \$2,500.00.\*
- ▶ If the account falls below \$2,500.00, a fee of \$25.00 will be charged.\*

## Additional Business Services

### Merchant Card Services

- Acceptance of Credit and Debit cards by your business can increase sales and decrease losses due to returned checks.
- ▶ Allows your business to accept virtually all credit cards, debit card and check cards.
  - ▶ Electronic draft capture technology allows you to verify funds immediately.
  - ▶ Convenient and easy to read monthly statements.

### Business Online Banking

- ▶ Ability to set up different levels of security for multiple users.
- ▶ Set limitations on transfer amounts.
- ▶ Set limitations on which users can approve/authorize fund transfers.
- ▶ Domestic and International wire transfers, fees apply.
- ▶ ACH Origination, fees apply.
- ▶ Positive Pay tool, a fee of \$50.00 will be charged. \*

CHIPPEWAVALLEYBANK.COM

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