

All account eligibility is determined by number of items processed. Items include: deposits, withdrawals, checks written, checks deposited, ACH deposits and withdrawals and cash deposited.

Account Benefit

Monthly Service Fee

To Avoid Service Fee

Minimum to Open

Interest Paid

FDIC Coverage<sup>^</sup>

Disposable Night Drop Bags

Online Banking

Online Bill Pay

[Rewards Debit Card](#)

Additional Benefits

Optional Services  
(additional fees apply)

	BUSINESS FREE CHECKING	BUSINESS ADVANTAGE CHECKING		BUSINESS INVESTMENT CHECKING	BUSINESS PRESTIGE CHECKING		SWEEP CHECKING
	NON-INTEREST	NON-INTEREST	INTEREST EARNING	INTEREST PLUS	NON-INTEREST	INTEREST EARNING	INCREASE EARNING
	Designed for businesses with <b>less than 150</b> items per month	Designed for businesses with <b>up to 500</b> items per month.		Designed for businesses with <b>up to 500</b> items per month.	Designed for active businesses with <b>more than 500</b> items per month.		Invest excess funds each night as a compliment to <b>any</b> South Valley business checking account.
	Free, simple, saves money, great value!	Budget easily with set monthly fee; save with offsetting daily balance feature.		Ideal for businesses who prefer to keep funds together in one account.	Access to all business products/services; save money by paying for actual services used, no more, no less.		Earns a competitive interest rate increasing the use & growth of funds.
	Free	\$15	\$20	\$35	Determined by Analysis Statement (Contact your nearest branch for additional information)		\$50
	N/A	Monthly \$2,500 minimum daily balance or South Valley Merchant Services	Monthly \$3,500 minimum daily balance or South Valley Merchant Services	N/A	Service fee offset by earnings credit		N/A
	\$100	\$100	\$100	\$100	\$100	\$100	\$100
	N/A	N/A	Minimum daily balance to earn interest is \$1,000	Interest paid on the following tier schedule: \$10,000.00 - 24,999.99 \$25,000.00 - 49,999.99 \$50,000.00 - 74,999.99 \$75,000.00 - 99,999.99 \$100,000.00 - 249,999.99 \$250,000.00 - 499,999.99 \$500,000.00 and over	N/A	Minimum daily balance to earn interest is \$1,000	Interest paid on the following tier schedule: \$10,000.00 - 24,999.99 \$25,000.00 - 49,999.99 \$50,000.00 - 74,999.99 \$75,000.00 - 99,999.99 \$100,000.00 - 249,999.99 \$250,000.00 - 499,999.99 \$500,000.00 and over
	Unlimited Coverage through 12/31/2012	Unlimited Coverage through 12/31/2012	Up to \$250,000 per depositor	Up to \$250,000 per depositor	Unlimited Coverage through 12/31/2012	Up to \$250,000 per depositor	Up to \$250,000 per depositor
	First 10 free	First 20 free		First 20 free	First 30 free		N/A
	Free: includes QuickBooks, Quicken, & MS Money Interface						Free
	Free						N/A
	Free						N/A
	\$25 first check order credit	\$50 first check order credit		\$50 first check order credit	\$75 first check order credit		N/A
	ACH Origination e-Business/Remote Deposit Statement with Check Images	ACH Origination ACH Filter/Block e-Business/Remote Deposit Statement with Check Images Merchant Services		ACH Origination ACH Filter/Block e-Business/Remote Deposit Statement with Check Images Merchant Services Zero Balance Accounts		MEMBER FDIC	

ALL BUSINESS CHECKING ACCOUNTS INCLUDE:

- **Free** Nationwide MoneyPass ATM network
- **Free:** Investment consultation, Trust consultation, and Notary service



**SOUTH VALLEY**  
BANK & TRUST