

Business Savings Accounts

PSB Business Savings Accounts	Business Savings	Business Money Market
Minimum to Open	\$100	\$1,000
Minimum Daily Balance	Maintain a \$250 average daily balance to avoid monthly service fee	Maintain a \$2,500 average daily balance to avoid monthly service fee
Interest	Interest ⁽²⁾ paid quarterly	Interest ⁽¹⁾ paid monthly Tiered Rate Schedule
Monthly Service Fee	\$2.00 per month	\$7.50 per month
Processing Fees	6 FREE withdrawals per month; \$1 each additional ⁽³⁾	6 FREE withdrawals per month; \$1 each additional ⁽³⁾⁽⁴⁾
Online Banking	FREE	FREE
Bill Pay	N/A	\$3.95 per month. FREE with 1 or more Bill Pay transactions per month
Statements	Quarterly statement (Monthly with ACH or ATM activity) FREE eStatement	Monthly statement with images FREE eStatement
Statement Cycle	End of the quarter	End of the month

IMPORTANT NOTES

- (1) We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period.
 (2) We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
 (3) If the number of transactions processed on an account exceeds the limit allowed for that account type, your account will be assessed an "Excess Activity Fee" of \$1 per transaction over the limit. You may not make more than six (6) transfers and/or withdrawals during any one (1) calendar month or statement cycle to another of your accounts with us or to a third party by preauthorized automatic, online or telephone transfer.
 (4) Sales tax may apply.
 Interest rates are subject to change at the bank's discretion at any time. The annual percentage yield may vary due to the interest rate changes and fees. Please ask a bank representative for current interest rates and annual percentage yields based on designated balance tiers.

Business Online Banking

Take control of your finances with Business Online Banking Services including access to accounts, view balances and transfers, view check and deposit images, transfer funds between eligible accounts and receive electronic alerts about your account. Requires a Business Online Banking Application.
It's the efficient, secure and convenient way to manage all of your business accounts on your terms!

Business Banking Services



Online Bill Pay for Business

Pay bills online. Set-up payees and vendors, schedule future-dated or recurring payments, include invoice and/or memo information on each payment, create e-mail reminders and obtain payment history, generate customer summary and detail reports. May require use of a TOKEN one-time password device. Additional fees may apply.



Wire Transfer

Initiate domestic wire transfers online. Create templates, set limits, allow for additional approval by an administrator or other employee. Schedule future-dated or recurring wire transfers. Requires Wire Transfer Application, Wire Transfer Agreement, approval and use of a TOKEN one-time password device. Additional fees apply.



ACH Origination

Originate ACH payments, including payroll direct deposit. Generate ACH individual entries, or upload NACHA formatted files to the bank. Requires ACH Origination Application, ACH Origination Agreement, approval and use of a TOKEN one-time password device. Additional fees apply.



Remote Capture

Make deposits online – scan and upload checks to the bank for deposit into your account. Save yourself the time and hassle of taking paper checks to the bank. Requires additional application and agreement, hardware and software, and approval. May require the use of a TOKEN one-time password device. Additional fees apply.