

Commercial Deposit Accounts

PRODUCT	MINIMUM TO OPEN	MINIMUM BALANCE	SERVICE CHARGE	MONTHLY FEATURES
CTB Free Business Checking	\$100	No minimum	<ul style="list-style-type: none"> No Monthly Service Charge 	<ul style="list-style-type: none"> Non-Profits and Sole Proprietorship entities No monthly service or maintenance charge No minimum balance requirement \$.50 per debit transaction over 100 transactions Free business debit card Free online banking \$5 monthly Paper Statement fee
Small Business Checking	\$100	Minimum Balance \$2,500 or or Average Daily Balance \$5,000	<ul style="list-style-type: none"> \$12 monthly Service Charge (waived when qualifying balances are maintained.) 	<ul style="list-style-type: none"> No monthly service charge if minimum balance is maintained First 100 debit transactions free \$.30 fee for each additional debit transaction after 100 \$5 monthly paper statement fee
Commercial Checking	\$100	No minimum balance requirement	<ul style="list-style-type: none"> \$15 Monthly Service Charge \$.15 per debit transaction fee \$.80 per credit transaction fee Subject to a Commercial Analysis Fee Schedule \$5 monthly Paper Statement Fee 	
Non-Profit NOW Account	\$1,000 transaction over 100 transactions	Minimum Balance \$1,000 or Average Daily Balance \$2,000	<ul style="list-style-type: none"> \$5 Monthly Service Charge (waived when qualifying balances are maintained.) Interest Compounded Daily and credited monthly \$5 Monthly Paper Statement Fee 	<ul style="list-style-type: none"> Interest bearing account for non-profit organizations
Super NOW Account	\$100,000	\$100,000	<ul style="list-style-type: none"> \$10 Monthly Service Charge (waived when qualifying balances are maintained.) \$.30 per debit transaction fee Interest Compounded Daily and Credited monthly 	<ul style="list-style-type: none"> Interest earned on deposit balances when balance requirements are maintained
Sweep Investment Checking	\$100,000	\$100,000	<ul style="list-style-type: none"> \$42 Service Charge fee Interest Compounded daily and credited monthly 	<ul style="list-style-type: none"> Moves excess balances from any number of subsidiary accounts into a consolidated balance that earns a higher rate of interest Offers an interest-bearing option that pays a competitive rate of interest. Option to transfer the entire balance or a specified amount daily for multiple accounts.
Commercial Money Market	\$2,500	\$2,500	<ul style="list-style-type: none"> \$10 Monthly Service Charge (waived when qualifying balances are maintained.) Interest Compounded daily and credited monthly 3 free withdrawals allowed per quarter Any additional transactions will be defined as excessive withdrawals and a \$10 fee will be accessed for each debit transaction. Limit to 6 transactions per month. \$5.00 Monthly Paper Statement Fee 	<ul style="list-style-type: none"> Competitive interest rates No monthly service charge if balance is maintained
Commercial Savings	\$1,000	\$1,000	<ul style="list-style-type: none"> \$8 Monthly Service Charge (waived when qualifying balances are maintained.) Limit to 6 transactions per month 3 free withdrawals per quarter \$3 per additional withdrawal over 3 	<ul style="list-style-type: none"> Competitive interest rates No monthly service charge if minimum balance is maintained

Financial Center Locations

Georgia:

Cascade
3705 Cascade Road
Atlanta, GA 30331

East Point

2840 East Point Street
East Point, GA 30344

Panola

2727 Panola Road
Lithonia, GA 30058

Rockbridge

5771 Rockbridge Road
Stone Mountain, GA 30087

Westside

965 MLK Jr. Drive
Atlanta, GA 30314

Alabama:

Birmingham

1700 3rd Avenue North
Birmingham, AL 35203

Eutaw

213 Main Street
Eutaw, AL 35462

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