

Simple Business Checking Account Disclosures

Account Opening and Usage	Restrictions to Open Account	<u>Yes</u>	For business and organization only
	Minimum Deposit Needed to Open Account	<u>\$500</u>	
	Monthly Maintenance Fee	<u>\$0</u>	
	Transaction Limitations and Charges	<u>\$0.25</u>	<ul style="list-style-type: none"> First 100 debit transactions in a statement cycle are free of charge Additional debit transactions exceeding the first 100 are charged with \$0.25 per debit
	Minimum Balance Requirement	<u>\$0.01</u>	To maintain the account
	Periodic Statement	<u>Yes</u>	Every month-end. If it falls on a holiday or weekend, the statement will be rendered on the next business day.

Interest Information	This account does not pay interest
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Account Closing	Account Closing Fee	<u>\$20</u>	If account closed within 30 days of opening
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Additional Info	<p>If you have any questions, please visit our nearest branch or call us at 1-877-770-SHBA (7422). This account is subject to the terms and conditions disclosed in the "Deposit Account Disclosures Statement and Agreement." For other possible fees and charges associated with this account, see our Schedule of Fees. Terms of the account, including any fees or features, may change without prior notice. However, for any change that may adversely affect you will be notified 30 days prior to the effective date of the change.</p>
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