

**Business Analyzed Fees / ECR Report  
Business Deposit Products**

<b>Market</b>	<b>Bank A</b>	<b>Bank B</b>	<b>Bank C</b>	<b>Bank D</b>	<b>Bank E</b>
<b>Analyzed Business Checking</b>	<b>Analyzed Checking</b>	<b>Business Checking</b>	<b>Commercial Checking</b>	<b>Analysis Business Checking</b>	<b>Partial Analysis Business Checking</b>
<b>Minimum Balance Requirements:</b>					
Minimum Balance to Open	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
Minimum Balance to Waive Fee	N/A	N/A	N/A	N/A	N/A
Avg Monthly Balance to Waive Fee	N/A	N/A	N/A	N/A	N/A
<b>Combined Balance Requirements:</b>					
Combined Balance to Waive Fee	N/A	N/A	N/A	N/A	N/A
<b>Combined Accounts Required:</b>					
Deposit Account 1	N/A	N/A	N/A	N/A	N/A
Deposit Account 2	N/A	N/A	N/A	N/A	N/A
Deposit Account 3	N/A	N/A	N/A	N/A	N/A
Deposit Account 4	N/A	N/A	N/A	N/A	N/A
Asset Account 1	N/A	N/A	N/A	N/A	N/A
Asset Account 2	N/A	N/A	N/A	N/A	N/A
<b>Maintenance Fees/Discounts:</b>					
Monthly Fee	\$17.00	\$17.00	\$15.00	\$15.00	\$16.00
Quarterly Fee	N/A	N/A	N/A	N/A	N/A
Direct Deposit Discount	N/A	N/A	N/A	N/A	N/A
Direct Deposit Required	No	No	No	No	No
Safekeeping Discount	N/A	N/A	N/A	N/A	N/A
Safekeeping Required	No	No	No	No	No
Check Imaging Discount	N/A	N/A	N/A	N/A	N/A
Non-Teller Use Discount	N/A	N/A	N/A	N/A	N/A
Check Enclosure Fee	N/C	N/C	N/C	N/C	\$3.00
Check Imaging Fee	N/A	N/C	N/A	N/C	N/C
Combined Statements	Yes	Yes	Yes	Yes	Yes
<b>Debits:</b>					
Debit Per Check	\$0.180	\$0.200	\$0.200	\$0.180	\$0.200
Debit Per Check Free Monthly	N/A	N/A	N/A	N/A	N/A
Free Debit Per Check w/Min Balance	N/A	N/A	N/A	N/A	N/A
<b>Credits:</b>					
Deposit Ticket	\$0.300	\$0.500	\$0.200	\$0.400	\$0.650
Deposit Ticket Free Monthly	N/A	N/A	N/A	N/A	N/A
Deposit Items On-Us	\$0.075	\$0.060	\$0.200	\$0.100	\$0.110
Deposit Items Local	\$0.100	\$0.080	\$0.200	\$0.100	\$0.110
Deposit Items Non-Local	\$0.100	\$0.110	\$0.200	\$0.100	\$0.110
Deposit Items Free Monthly	N/A	N/A	N/A	N/A	N/A
<b>Cash Processing Fee</b>	\$0.14 per \$100	\$1.25 per \$1k	\$0.10 per \$100	\$0.10 per \$100	\$0.0012 per \$1.00
<b>Notes:</b>	N/A	N/A	N/A	N/A	N/A

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Business Deposit Products**

<b>Market</b>	<b>Bank A</b>	<b>Bank B</b>	<b>Bank C</b>	<b>Bank D</b>	<b>Bank E</b>
<b>Miscellaneous Fees:</b>	<b>Analyzed Checking</b>	<b>Business Checking</b>	<b>Commercial Checking</b>	<b>Analysis Business Checking</b>	<b>Partial Analysis Business Checking</b>
<b>Checking Fees:</b>					
NSF Fee Tier One	\$35.00	<2 \$25.00	\$30.00	\$32.00	\$35.00
NSF Fee Tier Two	N/A	2-4 \$30.00	N/A	N/A	N/A
NSF Fee Tier Three	N/A	5+\$35.00	N/A	N/A	N/A
Offset With ECR rate	Yes	Yes	No	No	No
Overdraft Fee Tier One	\$35.00	<2 \$25.00	\$30.00	\$32.00	*\$35.00
Overdraft Fee Tier Two	N/A	2-4 \$30.00	N/A	N/A	N/A
Overdraft Fee Tier Three	N/A	5+\$35.00	N/A	N/A	N/A
Offset With ECR rate	Yes	Yes	No	No	No
Maximum Number of NSF/OD Fees Per Day	No Max	No Max	No Max	No Max	4
Posting Order of Debits and Credits	Credits before debits	Debits before credits	Credits before debits	Credits before debits	Credits before debits
Do They Offer Opt Out of Overdraft?	Yes	Yes	No	No	Yes
Automatically Opt Out of OD at Account Opening?	No	No	No	No	No
Offset With ECR rate	Yes	No	No	No	No
Stop Payment Fee	\$30.00	\$26.00	\$30.00	\$30.00	\$30.00
Offset With ECR rate	Yes	No	No	No	No
Returned Deposited Item Fee	\$5.00	\$6.00	\$15.00	\$5.00	\$5.00
Offset With ECR rate	Yes	No	No	No	No
Copy of Check	\$4.00	\$5.00	\$5.00	\$3.00	\$3.00
Offset With ECR rate	Yes	No	No	No	No
<b>Wire Transfer Domestic:</b>					
Incoming	\$12.00	\$10.00	\$15.00	\$10.00	\$10.00
Offset With ECR rate	Yes	No	No	No	No
Outgoing	\$16.00	\$17.00	\$25.00	\$20.00	\$20.00
Offset With ECR rate	Yes	No	No	No	No
<b>Wire Transfer Foreign:</b>					
Incoming	\$12.00	\$10.00	\$15.00	\$15.00	\$15.00
Offset With ECR rate	Yes	No	No	No	No
Outgoing	\$35.00	\$30.00	\$35.00	\$45.00	\$45.00
Offset With ECR rate	Yes	No	No	No	No
<b>Notes:</b>	N/A	N/A	N/A	N/A	N/A

**Business Analyzed Fees / ECR Report  
Business Deposit Products**

<b>Market</b>	<b>Bank A</b>	<b>Bank B</b>	<b>Bank C</b>	<b>Bank D</b>	<b>Bank E</b>
<b>ECR Rates:</b>	<b>Analyzed Checking</b>	<b>Business Checking</b>	<b>Commercial Checking</b>	<b>Analysis Business Checking</b>	<b>Partial Analysis Business Checking</b>
<b>ECR Facts For Tier 1:</b>					
Proprietary Tier	\$1.00	\$1.00	\$1.00	\$1.00	\$1,000.00
Rate For Tier 1	0.25%	0.57%	2.00%	0.55%	0.55%
Account Balance For Tier 1	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00
Reserve Requirement	10.00%	10.00%	10.00%	10.00%	10.00%
Net Balance Qualifying For Earnings Credit	\$9,000.00	\$9,000.00	\$9,000.00	\$9,000.00	\$9,000.00
Gross Annualized Earnings Credit	\$22.50	\$51.30	\$180.00	\$49.50	\$49.50
Balance For \$1 in Services	\$4,867.00	\$2,135.00	\$608.00	\$2,212.00	\$2,212.00
Gross Monthly Credit	\$1.91	\$4.36	\$15.29	\$4.20	\$4.20
Charge For FDIC Insurance <\$250K	N/C	N/C	N/C	N/C	N/C
Charge For FDIC Insurance \$250K+	N/C	N/C	N/C	N/C	N/C
Net Monthly Earning Credit Rate	\$1.91	\$4.36	\$15.29	\$4.20	\$4.20
Effective Annual Rate	0.25%	0.57%	2.00%	0.55%	0.55%
Index based on	90 Day T-Bill	13 week T-Bill	13 week T-Bill	None	None
<b>ECR Facts For Tier 2:</b>					
Proprietary Tier	\$100,000.00	\$50,000.00	N/A	N/A	\$100,000.00
Rate For Tier 2	0.50%	0.67%	N/A	N/A	0.65%
Account Balance For Tier 2	\$100,000.00	\$50,000.00	N/A	N/A	\$100,000.00
Reserve Requirement	10.00%	10.00%	N/A	N/A	10.00%
Net Balance Qualifying For Earnings Credit	\$90,000.00	\$45,000.00	N/A	N/A	\$90,000.00
Gross Annualized Earnings Credit	\$450.00	\$301.50	N/A	N/A	\$585.00
Balance For \$1 in Services	\$2,433.00	\$1,816.00	N/A	N/A	\$1,872.00
Gross Monthly Credit	\$38.22	\$25.61	N/A	N/A	\$49.68
Charge For FDIC Insurance <\$250K	N/C	N/C	N/C	N/C	N/C
Charge For FDIC Insurance \$250K+	N/C	N/C	N/C	N/C	N/C
Net Monthly Earning Credit Rate	\$38.22	\$25.61	N/A	N/A	\$49.68
Effective Annual Rate	0.50%	0.67%	N/A	N/A	0.65%
Index based on	90 Day T-Bill	13 week T-Bill	N/A	N/A	None
<b>ECR Facts For Tier 3:</b>					
Proprietary Tier	\$400,000.00	\$75,000.00	N/A	N/A	\$250,000.00
Rate For Tier 3	0.75%	0.77%	N/A	N/A	0.65%
Account Balance For Tier 3	\$400,000.00	\$75,000.00	N/A	N/A	\$250,000.00
Reserve Requirement	10.00%	10.00%	N/A	N/A	10.00%
Net Balance Qualifying For Earnings Credit	\$360,000.00	\$67,500.00	N/A	N/A	\$225,000.00
Gross Annualized Earnings Credit	\$2,700.00	\$519.75	N/A	N/A	\$1,462.50
Balance For \$1 in Services	\$1,622.00	\$1,580.00	N/A	N/A	\$1,872.00
Gross Monthly Credit	\$229.32	\$44.14	N/A	N/A	\$124.21
Charge For FDIC Insurance <\$250K	N/C	N/C	N/C	N/C	N/C
Charge For FDIC Insurance \$250K+	N/C	N/C	N/C	N/C	N/C
Net Monthly Earning Credit Rate	\$229.32	\$44.14	N/A	N/A	\$124.21
Effective Annual Rate	0.75%	0.77%	N/A	N/A	0.65%
Index based on	90 Day T-Bill	13 week T-Bill	N/A	N/A	None
<b>Notes:</b>	N/A	N/A	N/A	N/A	N/A

**Hybrid Report  
Business Deposit Products**

<b>Market</b>	<b>Bank A</b>	<b>Bank B</b>	<b>Bank C</b>	<b>Bank D</b>	<b>Bank E</b>
<b>Hybrid Checking</b>	<b>Analyzed Hybrid Checking</b>	<b>Commercial Interest Checking</b>	<b>Commercial Advantage Checking</b>	<b>Hybrid Checking</b>	<b>Corporate Analysis Checking</b>
<b>Minimum Balance Requirements:</b>					
Minimum Balance to Open	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
Minimum Balance to Waive Fee	N/A	N/A	N/A	N/A	N/A
Avg Monthly Balance to Waive Fee	N/A	N/A	N/A	N/A	N/A
<b>Combined Balance Requirements:</b>					
Combined Balance to Waive Fee	N/A	N/A	N/A	N/A	N/A
<b>Combined Accounts Required:</b>					
Deposit Account 1	N/A	N/A	N/A	N/A	N/A
Deposit Account 2	N/A	N/A	N/A	N/A	N/A
Deposit Account 3	N/A	N/A	N/A	N/A	N/A
Deposit Account 4	N/A	N/A	N/A	N/A	N/A
Asset Account 1	N/A	N/A	N/A	N/A	N/A
Asset Account 2	N/A	N/A	N/A	N/A	N/A
<b>Maintenance Fees/Discounts:</b>					
Monthly Fee	\$17.00	\$17.00	\$15.00	\$15.00	\$16.00
Quarterly Fee	N/A	N/A	N/A	N/A	N/A
Direct Deposit Discount	N/A	N/A	N/A	N/A	N/A
Direct Deposit Required	No	No	No	No	No
Safekeeping Discount	N/A	N/A	N/A	N/A	N/A
Safekeeping Required	No	No	No	No	No
Check Imaging Discount	N/A	N/A	N/A	N/A	N/A
Non-Teller Use Discount	N/A	N/A	N/A	N/A	N/A
Check Enclosure Fee	N/C	N/C	N/C	N/C	\$3.00
Check Imaging Fee	N/A	N/C	N/A	N/C	N/C
Combined Statements	Yes	Yes	Yes	Yes	Yes
<b>Debits:</b>					
Debit Per Check	\$0.180	\$0.200	\$0.200	\$0.180	\$0.200
Debit Per Check Free Monthly	N/A	N/A	N/A	N/A	N/A
Free Debit Per Check w/Min Balance	N/A	N/A	N/A	N/A	N/A
<b>Credits:</b>					
Deposit Ticket	\$0.300	\$0.500	\$0.200	\$0.400	\$0.650
Deposit Ticket Free Monthly	N/A	N/A	N/A	N/A	N/A
Deposit Items On-Us	\$0.075	\$0.060	\$0.200	\$0.100	\$0.110
Deposit Items Local	\$0.100	\$0.080	\$0.200	\$0.100	\$0.110
Deposit Items Non-Local	\$0.100	\$0.110	\$0.200	\$0.100	\$0.110
Deposit Items Free Monthly	N/A	N/A	N/A	N/A	N/A
<b>Cash Processing Fee</b>	\$0.14 per \$100	\$1.25 per \$1k	\$0.10 per \$100	\$0.10 per \$100	\$0.0012 per \$1.00
<b>Notes:</b>	N/A	N/A	N/A	N/A	N/A

**Hybrid Report  
Business Deposit Products**

<b>Market</b>	<b>Bank A</b>	<b>Bank B</b>	<b>Bank C</b>	<b>Bank D</b>	<b>Bank E</b>
<b>Miscellaneous Fees:</b>	<b>Analyzed Hybrid Checking</b>	<b>Commercial Interest Checking</b>	<b>Commercial Advantage Checking</b>	<b>Hybrid Checking</b>	<b>Corporate Analysis Checking</b>
<b>Checking Fees:</b>					
NSF Fee Tier One	\$35.00	<2 \$25.00	\$30.00	\$32.00	\$35.00
NSF Fee Tier Two	N/A	2-4 \$30.00	N/A	N/A	N/A
NSF Fee Tier Three	N/A	5+\$35.00	N/A	N/A	N/A
Offset With ECR rate	Yes	Yes	No	No	No
Overdraft Fee Tier One	\$35.00	<2 \$25.00	\$30.00	\$32.00	*\$35.00
Overdraft Fee Tier Two	N/A	2-4 \$30.00	N/A	N/A	N/A
Overdraft Fee Tier Three	N/A	5+\$35.00	N/A	N/A	N/A
Offset With ECR rate	Yes	Yes	No	No	No
Maximum Number of NSF/OD Fees Per Day	No Max	No Max	No Max	No Max	4
Posting Order of Debits and Credits	Credits before debits	Debits before credits	Credits before debits	Credits before debits	Credits before debits
Do They Offer Opt Out of Overdraft?	Yes	Yes	No	No	Yes
Automatically Opt Out of OD at Account Opening?	No	No	No	No	No
Offset With ECR rate	Yes	No	No	No	No
Stop Payment Fee	\$30.00	\$26.00	\$30.00	\$30.00	\$30.00
Offset With ECR rate	Yes	No	No	No	No
Returned Deposited Item Fee	\$5.00	\$6.00	\$15.00	\$5.00	\$5.00
Offset With ECR rate	Yes	No	No	No	No
Copy of Check	\$4.00	\$5.00	\$5.00	\$3.00	\$3.00
Offset With ECR rate	Yes	No	No	No	No
<b>Wire Transfer Domestic:</b>					
Incoming	\$12.00	\$10.00	\$15.00	\$10.00	\$10.00
Offset With ECR rate	Yes	No	No	No	No
Outgoing	\$16.00	\$17.00	\$25.00	\$20.00	\$20.00
Offset With ECR rate	Yes	No	No	No	No
<b>Wire Transfer Foreign:</b>					
Incoming	\$12.00	\$10.00	\$15.00	\$15.00	\$15.00
Offset With ECR rate	Yes	No	No	No	No
Outgoing	\$35.00	\$30.00	\$35.00	\$45.00	\$45.00
Offset With ECR rate	Yes	No	No	No	No
<b>Notes:</b>	N/A	N/A	N/A	N/A	N/A

**Hybrid Report**  
**Business Deposit Products**

<b>Market</b>	<b>Bank A</b>	<b>Bank B</b>	<b>Bank C</b>	<b>Bank D</b>	<b>Bank E</b>
<b>ECR Rates</b>	<b>Analyzed Hybrid Checking</b>	<b>Commercial Interest Checking</b>	<b>Commercial Advantage Checking</b>	<b>Hybrid Checking</b>	<b>Corporate Analysis Checking</b>
<b>ECR Facts For Tier 1:</b>					
Proprietary Tier	\$1.00	\$1.00	\$1.00	\$1.00	\$1,000.00
Rate For Tier 1	0.25%	0.57%	2.00%	0.55%	0.55%
Account Balance For Tier 1	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00
Reserve Requirement	10.00%	10.00%	10.00%	10.00%	10.00%
Net Balance Qualifying For Earnings Credit	\$9,000.00	\$9,000.00	\$9,000.00	\$9,000.00	\$9,000.00
Gross Annualized Earnings Credit	\$22.50	\$51.30	\$180.00	\$49.50	\$49.50
Balance For \$1 in Services	\$4,867.00	\$2,135.00	\$608.00	\$2,212.00	\$2,212.00
Gross Monthly Credit	\$1.91	\$4.36	\$15.29	\$4.20	\$4.20
Monthly Charge For FDIC Insurance	N/C	N/C	N/C	N/C	N/C
Net Monthly Earning Credit Rate	\$1.91	\$4.36	\$15.29	\$4.20	\$4.20
Effective Annual Rate	0.25%	0.57%	2.00%	0.55%	0.55%
Index based on	90 Day T-Bill	13 week T-Bill	13 week T-Bill	None	None
<b>ECR Facts For Tier 2:</b>					
Proprietary Tier	\$100,000.00	\$50,000.00	N/A	N/A	\$100,000.00
Rate For Tier 2	0.50%	0.67%	N/A	N/A	0.65%
Account Balance For Tier 2	\$100,000.00	\$50,000.00	N/A	N/A	\$100,000.00
Reserve Requirement	10.00%	10.00%	N/A	N/A	10.00%
Net Balance Qualifying For Earnings Credit	\$90,000.00	\$45,000.00	N/A	N/A	\$90,000.00
Gross Annualized Earnings Credit	\$450.00	\$301.50	N/A	N/A	\$585.00
Balance For \$1 in Services	\$2,433.00	\$1,816.00	N/A	N/A	\$1,872.00
Gross Monthly Credit	\$38.22	\$25.61	N/A	N/A	\$49.68
Monthly Charge For FDIC Insurance	N/C	N/C	N/C	N/C	N/C
Net Monthly Earning Credit Rate	\$38.22	\$25.61	N/A	N/A	\$49.68
Effective Annual Rate	0.50%	0.67%	N/A	N/A	0.65%
Index based on	90 Day T-Bill	13 week T-Bill	N/A	N/A	None
<b>ECR Facts For Tier 3:</b>					
Proprietary Tier	\$400,000.00	\$75,000.00	N/A	N/A	\$250,000.00
Rate For Tier 3	0.75%	0.77%	N/A	N/A	0.65%
Account Balance For Tier 3	\$400,000.00	\$75,000.00	N/A	N/A	\$250,000.00
Reserve Requirement	10.00%	10.00%	N/A	N/A	10.00%
Net Balance Qualifying For Earnings Credit	\$360,000.00	\$67,500.00	N/A	N/A	\$225,000.00
Gross Annualized Earnings Credit	\$2,700.00	\$519.75	N/A	N/A	\$1,462.50
Balance For \$1 in Services	\$1,622.00	\$1,580.00	N/A	N/A	\$1,872.00
Gross Monthly Credit	\$229.32	\$44.14	N/A	N/A	\$124.21
Monthly Charge For FDIC Insurance	N/C	N/C	N/C	N/C	N/C
Net Monthly Earning Credit Rate	\$229.32	\$44.14	N/A	N/A	\$124.21
Effective Annual Rate	0.75%	0.77%	N/A	N/A	0.65%
Index based on	90 Day T-Bill	13 week T-Bill	N/A	N/A	None
<b>Notes:</b>	N/A	N/A	N/A	N/A	N/A

**Hybrid Report  
Business Deposit Products**

<b>Market</b>	<b>Bank A</b>	<b>Bank B</b>	<b>Bank C</b>	<b>Bank D</b>	<b>Bank E</b>
<b>Excess Balance Interest Rates</b>	<b>Analyzed Hybrid Checking</b>	<b>Commercial Interest Checking</b>	<b>Commercial Advantage Checking</b>	<b>Hybrid Checking</b>	<b>Corporate Analysis Checking</b>
Proprietary Tier 1 Rate/APY	\$1 0.01/0.01	\$500 0.10/0.10	\$1 0.18/0.18	\$1 0.10/0.10	0.55%
Proprietary Tier 2 Rate/APY	\$25,000 0.01/0.01	N/A	\$10,000 0.18/0.18	N/A	\$10,000.00
Proprietary Tier 3 Rate/APY	\$100,000 0.18/0.18	N/A	\$25,000 0.18/0.18	N/A	10.00%
Proprietary Tier 4 Rate/APY	\$500,000 0.18/0.18	N/A	\$50,000 0.18/0.18	N/A	\$9,000.00
Proprietary Tier 5 Rate/APY	\$1,000,000 0.18/0.18	N/A	\$100,000 0.18/0.18	N/A	\$49.50
<b>Notes:</b>	N/A	N/A	N/A	N/A	N/A