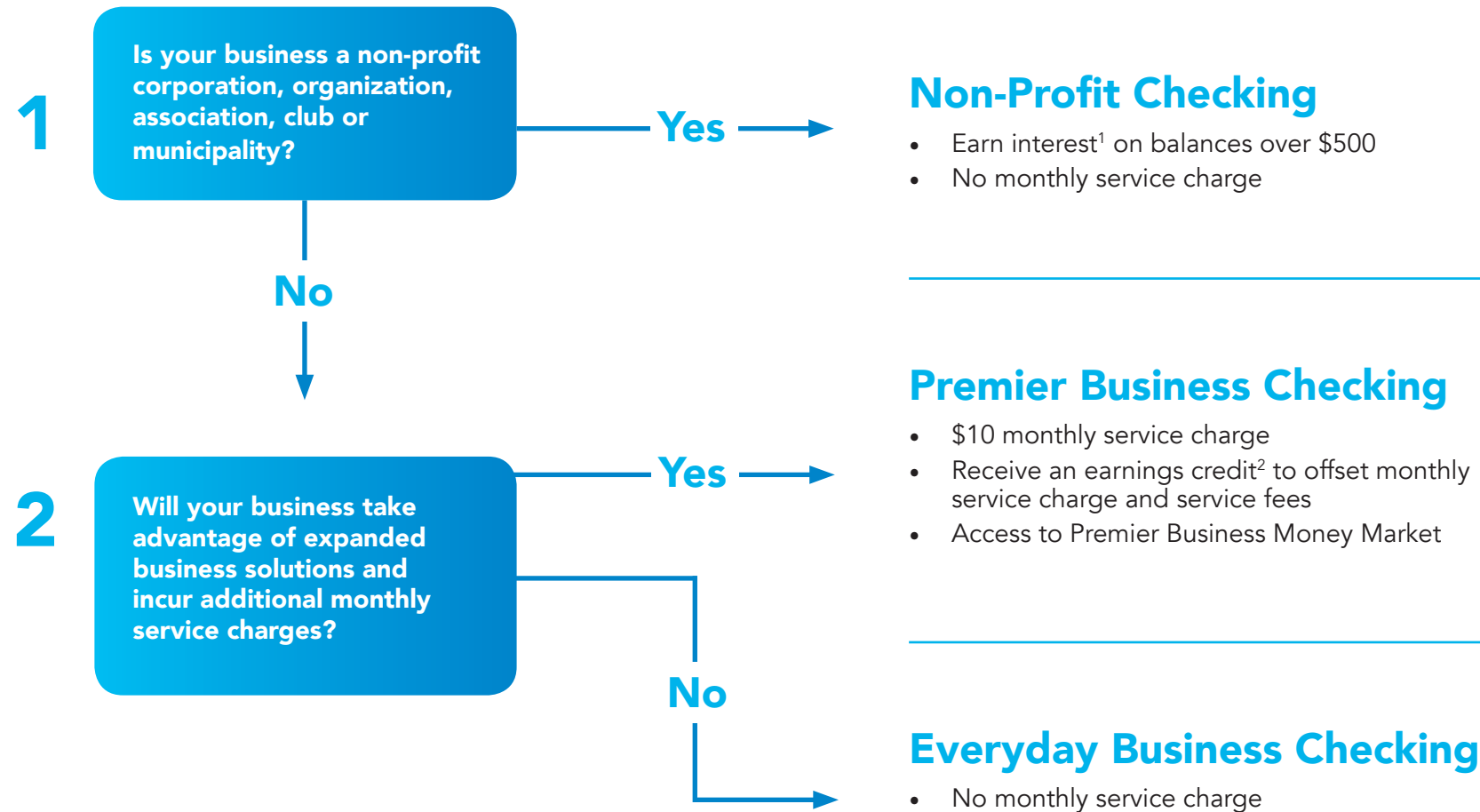


# Business Checking Accounts

Answer the following questions to determine which account is the best fit for your business. A low \$10 minimum deposit is required to open any business checking account.



## Save time and money with these complimentary convenience services<sup>3</sup> available with all business checking accounts:

- Online banking
- Mobile app banking and mobile deposits<sup>4</sup>
- Bill pay
- eStatements
- Combined statements
- Telephone banking
- Business debit card and mobile wallet
- Fraud monitoring and cardholder controls
- Unlimited checkwriting

## Manage your business banking more effectively with these optional expanded business solutions:

- Cash management with access control for multiple users
- Positive pay
- Deposit Express remote deposit
- Merchant credit card service
- Sweeps

Please contact a member of the business development team for details. Additional fees may apply.

## Mutual Benefits Preferred Level Business Partner Benefits with Any Business Account<sup>5</sup>

Businesses like yours can become a Mutual Benefits Business Partner, helping our customers save money on every day purchases where it matters most – in our own community. To become a partner, you simply need to sign up and offer a discount to Mutual Benefits members. You'll receive many benefits and promotion opportunities in return.

## Interest on Lawyers Trust Accounts (IOLTA)

We also offer IOLTAs to law firms as an option to place client funds into a pooled account that earns interest used to benefit public service programs. IOLTAs earn interest<sup>1</sup> on balances over \$1,000 that is paid directly to the NH Bar Foundation. There is no monthly service charge.

<sup>1</sup> Variable-rate account. At our discretion we may change the interest rates and annual percentage yields at any time without notice. Fees may reduce earnings. Interest will be compounded every month and credited to your account every month. The daily balance method is used to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. On non-cash deposits (checks, for example), interest will begin to accrue no later than the next business day. Rate sheet available at any office or online at mvsb.com.

<sup>2</sup> Earnings credit rate may change each statement cycle. Earnings credit can be used to offset service charges each statement cycle. If earnings credit exceeds the charges, there will be no service charges. Excess earnings credit per

statement cycle cannot be applied to the account to offset future fees. For information about earnings credits, and the current rate, please see a Branch Services Representative.

<sup>3</sup> Available from the Bank at no additional charge. You may incur service provider fees, as applicable. Check with your wireless service provider for details on its fees and charges for mobile and text messaging services. Terms and conditions may apply, as well as an additional application process.

<sup>4</sup> Not currently available for Cash Management customers.

<sup>5</sup> With signed Mutual Benefits Partner Agreement.

# Business Savings Accounts

## Premier Business Money Market

Available to business checking account holders only. This account offers a special interest rate and allows you to earn interest while providing the flexibility of writing checks and completing electronic transactions.<sup>1</sup>

- \$25,000 deposit to open
- Earn interest<sup>2</sup> on balances over \$25,000
- Monthly service charge of \$10 waived with \$25,000 average collected balance

## Everyday Business Money Market

This account allows you to earn interest while providing the flexibility of writing checks and completing electronic transactions.<sup>1</sup>

- \$500 deposit to open
- Earn interest<sup>2</sup> on balances over \$2,500
- No monthly service charge

## Everyday Business Savings

A basic statement savings account with no monthly service charge.

- \$10 deposit to open
- Earn interest<sup>2</sup> on balances over \$100
- No monthly service charge

### Save time and money with these complimentary convenience services<sup>3</sup> available with all business savings accounts:

- Online banking
- Mobile app banking and mobile deposits<sup>4</sup>
- eStatements
- Combined statements
- Telephone banking

### Mutual Benefits Preferred Level Business Partner Benefits with Any Business Account<sup>5</sup>

Businesses like yours can become a Mutual Benefits Business Partner, helping our customers save money on every day purchases where it matters most – in our own community. To become a partner, you simply need to sign up and offer a discount to Mutual Benefits members. You'll receive many benefits and promotion opportunities in return.

### Manage your business banking more effectively with these optional expanded business solutions:

- Cash management with access control for multiple users
- Positive pay
- Deposit Express remote deposit
- Merchant credit card service
- Sweeps

Please contact a member of the business development team for details. Additional fees may apply.

## Certificates of Deposit (CDs)

We also offer a variety of CD options to help you achieve your longer term savings goals. Visit [mvsb.com](http://mvsb.com) or speak with a Branch Services Representative for a list of current offerings and rates.

<sup>1</sup> Federal regulations limit the number of transfers and electronic payments from a savings or money market account

<sup>2</sup> Variable-rate account. At our discretion we may change the interest rates and annual percentage yields at any time without notice. Fees may reduce earnings. Interest will be compounded every month and credited to your account every month. The daily balance method is used to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. On non-cash deposits (checks, for example), interest will begin to accrue no later than the next business day. Rate sheet available at any office or online at [mvsb.com](http://mvsb.com).

<sup>3</sup> Available from the Bank at no additional charge. You may incur service provider fees, as applicable. Check with your wireless service provider for details on its fees and charges for mobile and text messaging services. Terms and conditions may apply, as well as an additional application process.

<sup>4</sup> Not currently available for Cash Management customers.

<sup>5</sup> With signed Mutual Benefits Partner Agreement.