Business Checking Account Details

Everyday Business Checking Features

- $10 minimum deposit required to open account.
- No monthly service charge.
- Online and mobile banking, mobile deposit, bill pay, telephone banking, combined statements, eStatements, business debit card, mobile wallet cardholder controls, and night deposit are available at no additional cost.[1]
- Expanded business solutions available at additional cost: Cash management, enhanced account analysis positive pay, deposit express remote deposit, sweeps and merchant credit card service. Contact a Business Development Officer for details.
- Mutual Benefits[3] Business Partner preferred level benefits. See the Mutual Benefits Local Perks Partner brochure for more details.

Premier Business Checking Features

- $10 minimum deposit required to open account.
- $10 monthly service charge.
- Earnings credit that can be used to offset service charge and service fees 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.
- Online and mobile banking, mobile deposit, bill pay, telephone banking, combined statements, eStatements, business debit card, mobile wallet cardholder controls, and night deposit are available at no additional cost.[1]
- Expanded business solutions available at additional cost: Cash management, enhanced account analysis positive pay, deposit express remote deposit, sweeps and merchant credit card service. Contact a Business Development Officer for details.
- Mutual Benefits[3] Business Partner preferred level benefits. See the Mutual Benefits Local Perks Partner brochure for more details.

Non-Profit Checking Account Features

- Checking account exclusively for community and non-profit corporations, organizations, associations, clubs and municipalities.
- $10 minimum deposit required to open account.
- No monthly service charge.
- Interest[2] is paid on a daily collected balance of $500 or greater.
- Interest earned on competitive tiered rates.
- Online and mobile banking, mobile deposit, bill pay, telephone banking, combined statements, eStatements, business debit card, mobile wallet cardholder controls, and night deposit are available at no additional cost.[1]
- Expanded business solutions available at additional cost: Cash management, enhanced account analysis positive pay, deposit express remote deposit, sweeps and merchant credit card service. Contact a Business Development Officer for details.

- Mutual Benefits[3] Business Partner preferred level benefits. See the Mutual Benefits Local Perks Partner brochure for more details.

IOLTA Account Features (Interest on Lawyers Trust Account)

- Checking account exclusively for lawyers and law firms. All interest earned is sent automatically to the New Hampshire Bar Foundation.
- $10 minimum deposit required to open account.
- No monthly service charge.
- Interest[2] is paid on a daily collected balance of $1,000 or greater. All interest earned is sent automatically to the New Hampshire Bar Foundation.
- Interest earned on competitive tiered rates.
- Online and mobile banking, mobile deposit, bill pay, telephone banking, combined statements, eStatements, business debit card, mobile wallet cardholder controls, and night deposit are available at no additional cost.[1]
- Expanded business solutions available at additional cost: Cash management, enhanced account analysis positive pay, deposit express remote deposit, sweeps and merchant credit card service. Contact a Business Development Officer for details.
- Mutual Benefits[3] Business Partner preferred level benefits. See the Mutual Benefits Local Perks Partner brochure for more details.

[1]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.

[2]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.

[3]With a signed Mutual Benefits Business Partner Agreement.

For additional information on current rates, applicable fees, and terms, please speak with a Branch Services Representative.