



BUSINESS BANKING PRODUCTS

OTHER BUSINESS PRODUCTS & SERVICES

- Free Cash Withdrawals at thousands of MoneyPass® ATMs across the country (*no foreign ATM fees; no surcharge at MoneyPass® ATMs*)
- All types of Loans and Lines of Credit (*including Government Guaranteed Loans*)
- Business Credit Cards
- Merchant Services
- Business Online Banking / Cash Management Services (*Account balance information, ACH origination, Stop payment requests, Tax payments, Check and statement images, Positive Pay, etc.*)
- Quick Click Deposit (*Remote Deposit Capture*)
- Wire Transfer Services
- Bill Payment Services
- Deposit Courier Services (*We'll happily pick up non-cash deposits at your business*)
- Depository Services at U.S. Bank (*make your Albina deposit at select U.S. Bank branches; set-up required.*)
- Night Depository Services
- 24/7 Automated CustomerService
- Overdraft Privilege Service
- Workplace Banking



BUSINESS BUILDER E-FREE CHECKING

- \$100 minimum opening deposit
- No monthly service charge or maintenance fee
- No minimum balance required
- First 150 transactions (debits/credits/deposited items) free; then \$0.50 each
- Non-interest bearing
- No fee for standard online banking access
- eStatement required

BUSINESS BUILDER CHECKING

- \$100 minimum opening deposit
- \$8 monthly service fee if daily minimum balance drops below \$2,500
- First 250 transactions (debits/credits) free; then \$0.50 each
- Non-interest bearing
- No fee for standard online banking access

BUSINESS BUILDER INTEREST CHECKING

- \$100 minimum opening deposit
- \$10 monthly service fee if daily minimum balance drops below \$3,000 (*Monthly fee is waived for qualifying Nonprofit Organizations*)
- First 250 transactions (debits/credits) free; then \$0.50 each
- No fee for standard online banking access
- Earns interest based on account balance

BUSINESS BUILDER ANALYZED CHECKING

- \$100 minimum opening deposit
- \$12 monthly service fee
- Deposits/credits posted at \$.25 each; checks/debits posted at \$.15 each
- Deposited items on-us at \$.08 each; 12th RCPC and other at \$.12 each
- Cash deposited or purchased at \$.10 per \$100; coin rolls deposited or purchased at \$.10 per roll
- Earnings credit received on net collected balances used to offset account activity charges
- Balances can also be used to offset fees for additional services, i.e., wire transfer, stop payment, etc.
- Non-interest bearing

BUSINESS MONEY MARKET

- \$100 minimum opening deposit
- \$10 monthly service fee if daily minimum balance drops below \$2,500
- \$10 for each restricted transfer over 6 per statement cycle
- No fee for standard online banking access
- Earns interest based on account balance

BUSINESS MONEY MARKET PLUS

- \$100 minimum opening deposit
- \$25 monthly service fee if daily minimum balance drops below \$100,000
- \$10 for each restricted transfer over 6 per statement cycle
- No fee for standard online banking access
- Earns interest based on account balance

BUSINESS STATEMENT SAVINGS

- \$50 Minimum opening deposit
- \$10 Minimum to keep account open
- \$4.00 monthly service fee if daily min balance drops below \$200
- \$10 for each restricted transfer 6 per mo.
- Variable rate of interest

BUSINESS CERTIFICATES OF DEPOSIT

- \$100 minimum opening deposit
- Terms from 3 months to 5 years
- ACB 6 and 12 mos. terms allow add-on deposits
- Earn higher rates for longer terms
- Early withdrawal penalties may apply
- Interest may be withdrawn without penalty

MLK Office
2002 NE MLK Jr. Blvd.
503-287-7537

St. Johns Office
8040 N. Lombard Ave.
503-285-9966

Social Impact Banking Office
430 NW 10th Ave.
503-445-2150

Beaumont Office
4020B NE Fremont Ave.
503-445-8720

Rose City Office
5636 NE Sandy Blvd.
503-445-8700