

BUSINESS CHECKING OPTIONS

	Business Basics	Business Builder
Minimum Balance	\$0.00*	\$1,000.00
Transaction Allowance	Unlimited	Unlimited
Per Transaction/Per Item Fees	No	No
Monthly Service Charge	No	No
Annual "Business Builder Benefits"***	No	Yes
Minimum Balance Fee	No	\$10.00
Interest-Bearing	Yes	Yes
Online Banking	Free	Free
Bill Pay Service	\$5.00/month	Free
MasterMoney Card	\$2.00/month†	Free
Notary Service	Free	Free
Wire Transfer-Incoming	Free	Free
Wire Transfer-Outgoing	\$20.00	\$10.00
Foreign Wire Transfer	\$30.00	\$25.00
Returned Item Fee	\$25.00	\$5.00
Check Printing	Free Starter Pack	Free Starter Pack
Overdraft Protection	Available	Available
Payroll Services	Available	Available
Merchant Services	Available	Available
Business Credit Card	Available	Available
Bonus Rate on Money Market Account	No	+.25%

* \$5.00 required to open a member share account. Business entity must meet membership eligibility requirements.

** See a listing of current "Business Builder Benefits" at www.downriversmallbusiness.com. See other side for discription.

† MasterMoney Debit Card Fee waived if \$200 balance is maintained. See FEE SCHEDULE for a complete list of services and associated fees.

BUSINESS CHECKING

Simplify Your Life!

We make it easy to choose the right account to meet the growing needs of your business. You can choose our Business Basics Checking with no minimum balance, transaction limitations or monthly service charges, or grow your business with the added advantages of Business Builder Checking.

Our **Business Builder Checking** is perfect for established businesses who are serious about taking their business to a whole new level, and normally maintain a minimum balance of at least \$1,000. Our Business Builder Checking Account offers a reduction or waiver of fees on a variety of business services and a Bonus Rate on a Business Money Market Account.

One of the biggest advantages of our unique **Business Builder Benefits** program is that it gives you the choice to renew your benefit or select a new benefit each year.

You can choose from:

- Free checks and checking supplies (up to \$150).
- Reimbursement of membership dues with participating chambers and business associations (up to \$150).
- Exclusive business offers from other DCFCU business members.
- And much more!

You also have the opportunity to offer your products or services as a benefit to other business members! For a complete list of Business Builder Benefit options, please visit www.downriversmallbusiness.com.

For more information on the DCFCU Business Checking program, contact Mark Tremper at 313.460.0438 or tremperm@downrivercommfcu.com.

