

Sample Business Checking Analysis

Average Balance \$16,500.00
 > Less Average Uncollected Funds \$1,020.00

Daily Average Collected Balance \$15,480.00
 > Less Average Balance Requirement at Federal Reserve (10%) \$1,548.00

Average Investable Balance \$13,932.00
 > Earnings Credit on Investable Balance at T-Bill Rate (5.03%) (5.06% APY*) \$57.59

Charges for Account Activity

> FDIC Insurance 0.24
 > Account Maintenance 1@ 15.00 = 15.00
 > Items Paid on the Account 151@ 0.20 = 30.20
 > Credits to the Account 20@ 0.20 = 4.00
 > Items Deposited
 • On-Ups 35@ 0.04 = 1.40
 • Local 100@ 0.06 = 6.00
 • Transit 225@ 0.08 = 18.00

Total Activity Charge **\$74.84**
 [Minus Earnings Credit] - \$57.59
Net Service Charge **\$17.25**

To learn more about our services and how they can help your business, call 515-331-3304 or 515-223-3500.

* Annual Percentage Yield. Rates subject to change without notice. Fees could reduce APY earnings.

Business Account Information & Analysis



4500 Merle Hay Road
 Des Moines, IA 50310
 515-331-3304

4320 Westown Parkway, Suite 100
 West Des Moines, IA 50266
 515-223-3500

Corporate Office
 4400 Westown Parkway, Suite 304
 West Des Moines, IA 50266

www.tworiversbank.com



At Two Rivers Bank & Trust, we are committed to providing quality banking services to businesses. We continue to invest in new and advanced systems for the purpose of keeping costs down while assisting you in managing your business more efficiently.

Business Reward Checking

Business Reward Checking provides the basic services and convenience at a minimum cost, with a limited number of transactions. The first 75 items (debits, credits, deposited items) are free. All additional items are \$0.25 each.

Business Analysis Checking

This account provides convenient access to funds with an earnings credit to offset fees. A sample of the Business Analysis Checking analysis format is provided in this brochure, as well as a detailed explanation of the terms and a current fee schedule.

Cash Management

Two Rivers Bank & Trust can offer a wide variety of products and services that are unique to both small and large businesses. We analyze your specific needs and recommend the tools to enable you to effectively manage your money.

- Account Reconciliation
- ACH Services
- Check Imaging
- Corporate Online Banking
- Credit Stream Remote Deposit
- Line of Credit Sweep
- Lockbox
- Visa Credit Cards & Merchant Services
- Wire Transfer
- Zero Balance Account

Non-Profit Checking

This account was specifically designed for non-profit organizations to reduce service fees while earning a competitive rate of return.

Monthly maintenance fees are waived if a balance of \$10,000 or greater is maintained. If balances fall below \$10,000, the fee is \$7.50.

This account provides free Online Banking. The first 200 items (debits, credits, deposited items) are free. All additional items are \$0.25 each.

Business Savings

This account offers an interest rate with limited monthly withdrawals.

There is no monthly maintenance fee when a \$200 average daily balance is maintained. If the average balance falls below \$200, a \$3.00 maintenance fee will be assessed.

Access is limited to no more than six debits per monthly statement cycle. Transfers and withdrawals made in person, by messenger or by mail are unlimited. Your account will be assessed a \$1.00 fee for each debit or withdrawal over six.

Business Money Market

This is one way for our business customers to receive a higher return on funds while enjoying limited access.

No monthly maintenance fees are assessed with a \$2,500 average daily balance. The fee is \$10.00 if the average daily balance falls below \$2,500.

Access is limited to no more than six debits per monthly statement cycle with no more than three by check, draft, debit card, or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, or by mail are unlimited. In addition to the transaction limitations required by federal banking regulations outlined above, your account will be assessed a \$1.00 fee for each debit or withdrawal over six.

Understanding The Business Account Analysis

AVERAGE LEDGER BALANCE: The total of the daily balances maintained in the account divided by the number of days in the month.

AVERAGE AVAILABLE BALANCE: The average daily amount of deposited items that have been collected (Average Balance less Average Uncollected Funds).

AVERAGE INVESTABLE BALANCE: The portion of your average account balance that is available for investment after subtraction for uncollected funds and Federal Reserve balance requirements.

AVERAGE UNCOLLECTED FUNDS: The average daily amount of deposited items that are in the process of being collected.

FUNDS USAGE CHARGE: If you have withdrawn funds faster than we have collected them and, as a result, have a Negative Average Investable Balance, you will be charged a fee that is determined by applying an interest rate equivalent to the Bank's reference rate on loans plus three percentage points.

MONTHLY SERVICE CHARGE: There is no service charge if the earnings credit on your investable balance exceeds the charges for activity on your account. If the activity charges on your account exceed the earnings credit on your Average Investable Balance, the difference will be charged to your account as a monthly service charge. If you have a Negative Average Investable Balance, your monthly service charge will be determined by adding the charge for the negative balance to the account activity charges.

EARNINGS CREDIT ON INVESTABLE BALANCE: Earnings Credit is the amount your Average Investable Balance earns for one month and can be used to offset service fees. Earnings Credit rate is indexed to the 91 day US Treasury Bill average for the previous month.