

Business Checking Accounts and Related Services At-A-Glance!

Account Features	Business Analysis Checking	Business 500 Checking	South Atlantic Small Business Checking	Money Market
Best for businesses with...	High balances and transactions	Moderate balances and transactions	Low balances and transactions	All business types
Earns interest on collected balances	Earnings credit is calculated on the average collected balance and may be used to offset fees on the account	No	No	Yes \$1,000 to \$9,999.99 \$10,000 to \$24,999.99 \$25,000 to \$49,999.99 \$50,000 to \$99,999.99 \$100,000 to \$249,999.99 \$250,000 and above
Minimum balance to open	\$100	\$100	\$100	\$1,000
Monthly service charge Other fees	\$10 Per item debit paper – \$0.20 Per item debit ACH – \$0.10 Per item credit paper – \$0.30 Per item credit ACH – \$0.20 Per item deposited – \$0.10	\$10 \$0.30 charge for each debit, credit, and deposited item, starting with item 501	\$0 \$0.30 charge for each debit, credit, and deposited item, starting with item 201	\$10 \$10 per withdrawal over 6 during statement cycle
Monthly service charge waived with one of the following	Earnings credit (see above) may offset fees	<ul style="list-style-type: none"> ● \$1,500 daily balance ● \$3,000 average balance ● Merchant Services Account⁵ 	No service charge	<ul style="list-style-type: none"> ● \$1,000 daily balance ● \$2,000 average balance
Transactions		No charge for account activity of 500 items or less per statement cycle	No charge for account activity of 200 items or less per statement cycle	6 withdrawals per statement cycle
Free cashier's checks	2 per month	1 per month		
Coin and currency	Free ²	Free ²	Free ²	Free ²
Online Banking with Bill Pay	Yes	Yes	Yes	Online Banking Only
Overdraft protection	Yes ³	Yes ³	Yes ³	No
QuickCard Debit MasterCard®	Yes	Yes	Yes	Yes ¹
Free non-South Atlantic Bank ATM withdrawals	2 per card per statement cycle	2 per card per statement cycle	2 per card per statement cycle	2 per card per statement cycle
FREE e-Docs statement	Yes	Yes	Yes	Yes
Additional Benefit	FREE Personal Premier Checking Account ⁴	FREE Personal Premier Checking Account ⁴		

1. Money Market: Federal regulations allow unlimited withdrawals and transfers at teller windows, ATMs and by mail. Telephone withdrawals (via check mailed to customer) are also unlimited. All other types of withdrawals and transfers are limited to six per statement cycle, made by check, draft, debit card, or similar order to third parties.

2. Coin needs to be rolled or bagged for direct shipment to Federal Reserve.

3. Overdraft Protection available from another South Atlantic Bank account (limitations apply) or credit line (subject to approval).

4. Limited to one for each 20% or more owner of company.

5. Qualifying merchant account with a payment settlement to your South Atlantic Bank Business 500 Checking account.