

Business Accounts & Related Services

ACCOUNT FEATURES	BUSINESS ANALYSIS CHECKING	BUSINESS 500 CHECKING	SOUTH ATLANTIC SMALL BUSINESS CHECKING	MONEY MARKET	BUSINESS SAVINGS
Best for businesses with	High balances & transactions	Moderate balances & transactions	Low balances & transactions	All business types	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	Non-Interest Bearing	Non-Interest Bearing	Yes, tiered: \$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 \$250,00 and above	Yes
Minimum balance to open	\$100	\$100	\$100	\$1,000	\$200
Monthly service charge	\$10	\$10	\$0	\$10	\$10
Other fees	Per item debit - \$0.10 Per item credit - \$0.20 Per item deposited - \$0.10	\$0.30 charge for each debit, credit, and deposited item, starting with item 501	\$0.30 charge for each debit, credit, and deposited item, starting with item 201	\$10 per withdrawals/transfers over 6 during statement cycle ¹	\$2 per withdrawals over 6 during statement cycle ¹
Monthly service charge waived with one of the following	Earnings credit (see above) may offset fees	\$1,500 daily balance \$3,000 average monthly balance Merchant Services Account ⁵	No service charge	\$1,000 daily balance \$2,000 average monthly balance	\$200 minimum daily 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/transfers per statement cycle	6 withdrawals/transfers per statement cycle
Free cashier's checks	2 per month	1 per month	No	No	No
Coin and currency	Free ²	Free ²	Free ²	Free ²	Free ²
Online Banking with Bill Pay	Yes	Yes	Yes	Online Banking only	Online Banking only
Overdraft protection	Yes ³	Yes ³	Yes ³	Yes ³	No
QuickCard Debit MasterCard®	Yes	Yes	Yes	Yes ¹	No
Free non-South Atlantic Bank ATM withdrawals	2 per card per month ⁶	2 per card per month ⁶	2 per card per month ⁶	2 per card per month ⁶	No
Free e-Docs statement	Yes	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, by phone, and by mail. 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. The bank may close, convert, or restrict transactions that exceed the six allowable.

2. Coins need to be rolled or bagged for direct shipment to Federal Reserve.

3. Overdraft protection is 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 the company.

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

6. Unlimited free withdrawals at any PRESTO! ATM located at all Publix grocery stores.