

BUSINESS ACCOUNTS

CHECKING ACCOUNTS	eSolutions Business	First Step Business	Business Account Analysis**	Interest Business
Opening Balance	\$100	\$100	\$25	\$100
Service Charge	No Monthly Service Charge After 3, 50¢ per check \$6 monthly fee for paper statements*	\$15 monthly service charge, waived with minimum daily balance of \$2,500	Monthly service charge based on account analysis, starting with \$14 base monthly service charge.	\$18 monthly service charge, waived with minimum daily balance of \$5,000
Other Account Fees	No Baker Boyer imposed fee for debit card & ATM transactions.	50¢ per posted check (in excess of 25); 30¢ per deposited item (in excess of 50)	See above	50¢ per posted check (in excess of 25); 30¢ per deposited item (in excess of 50)
Interest	N/A	N/A	N/A	Interest is earned daily and paid monthly on collected balance, if maintained above \$5,000

*There is a \$6 monthly service fee for eSolutions customers who choose paper statements. There is no charge for electronic statements which are available through Online Banking.

**Analyzed Account

Earnings Credit — All funds collected in your business checking account earn a credit to help reduce eligible monthly service fees. This credit is derived by applying the earnings credit to your daily collected balance after deducting a 15% reserve requirement. The earnings credit rate is a variable rate that the Bank can change at any time.

Uncollected Funds — If checking withdrawals are made faster than incoming checks are collected, you are, in effect, using bank funds. For this service, a fee is assessed for uncollected funds using the monthly average of the 90-day Treasury Bill rate plus 4%. This rate is subject to change on the last business day of each month. We'll debit your account or invoice you for the difference in any statement period where your fees exceed your earnings allowance.

MONEY MARKET ACCOUNTS	Companion Money Market***	Business Money Market Gold
Opening Balance	\$5,000	\$5,000
Service Charge	\$15 monthly service charge, waived with minimum daily balance of \$5,000	\$15 monthly service charge waived with minimum daily balance of \$5,000.
Other Account Fees	No Baker Boyer imposed fee for debit card & ATM transactions.	
Interest	Interest is earned daily and paid monthly on collected balance if greater than \$5,000. Interest is based on interest balance tiers****	Interest is earned daily and paid monthly on collected balance. Rates are subject to change daily. Interest based on current ledger balance tiers.****

For ACH or Direct Deposit transactions, please ensure your Money Market account is marked as a checking account. If marked as savings, your transaction will be rejected. We reserve the right to not pay accrued interest if account is closed prior to payment date.

***Account is paired with Certificate of Deposit, maximum balance can not be greater than the accompanying CD(s), no checks or debit card offered with this account.

****Interest Balance Tiers \$0 to \$24,999.99 | \$25,000.00 to \$49,999.99 | \$50,000.00 to \$99,999.99 | \$100,000.00 to \$249,999.99 | \$250,000.00 and over

All fees are accurate as of 02/01/2026 and are subject to change without prior notice. Also, please reference Baker Boyer's Statement of Fees.

Updated 02/2026



(509) 525-2000
BAKERBOYER.COM
Member FDIC

BUSINESS ACCOUNTS

SAVINGS ACCOUNTS	Business Savings
Opening Balance	\$100
Service Charge	\$5 monthly service charge, waived with minimum daily balance of \$400
Other Account Fees	No Baker Boyer imposed fee for debit card & ATM transactions.
Interest	Interest is earned daily and paid quarterly on collected balance

We reserve the right to not pay accrued interest if account is closed prior to payment date.

