

## Business Checking Accounts

Refer to the rate schedule for current interest rates and annual percentage yields (APYs).

	Business Checking	Commercial Checking	Community Checking
Eligibility Requirements	None	None	NOW Account for Non-Profit Organizations and Sole Proprietors
Minimum Balance to Open	\$100	\$100	\$100
Service Charge per Statement Cycle	\$10	Based on Account Analysis	None
Minimum Balance to Waive Service Charge	\$5,000 combined daily balances in business checking and/or savings accounts or \$100,000 minimum outstanding balances in a business loan or line of credit	N/A	N/A
Interest Computation and Crediting	N/A	N/A	Accrues daily; Credited to the account monthly; Does not compound
Minimum Daily Balance to Earn Interest	N/A	N/A	\$2,000
Transaction Limitations	<ul style="list-style-type: none"> <li>• 150 deposited items per statement cycle at no charge; \$0.50 fee for each additional deposited item</li> <li>• 100 withdrawals per statement cycle at no charge; \$0.50 fee for each additional withdrawal</li> </ul>	Fees Based on Account Analysis	<ul style="list-style-type: none"> <li>• 100 deposited items per statement cycle at no charge; \$0.13 fee for each additional deposited item</li> <li>• 200 withdrawals per statement cycle at no charge; \$0.15 fee for each additional withdrawal</li> </ul>
Additional Information	Each related account used for combined balances must be held with North Dallas Bank & Trust Co. and in the name of the same account owner and is subject to minimum balance requirement per account type.	For specific fee information, refer to our business fee schedule or the Treasury Management agreement(s) applicable for your account relationship.	N/A

**FEES AND CHARGES.** Refer to the Business Fee Schedule for information about other fees and charges associated with these accounts.

**OTHER FEATURES AND SERVICES.** No ATM surcharge for transactions at North Dallas Bank & Trust Co. or Allpoint Network ATMs. Services available with these accounts include: online, telephone, and mobile banking, eStatements, online bill pay, debit card, and debit card alerts.