



## Business Savings Accounts

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

	Business Savings	Business Money Market
Minimum Balance to Open	\$100	\$100
Service Charge per Statement Cycle	\$15	\$15
Minimum Balance to Waive Service Charge	\$250 Daily Balance	\$2,500 Average Daily Balance
Interest Computation and Crediting	Compounds daily; Credited to the account monthly	Accrues daily; Credited to the account monthly; Does not compound
Interest Rate Tiers Based on Daily Balance (Interest in each tier paid on the entire balance in the account)	\$1,000,000 and greater \$250,000 - \$999,999 \$100,000 - \$249,999 \$50,000 - \$99,999 \$2,500 - \$49,999	\$1,000,000 and greater \$250,000 - \$999,999 \$50,000 - \$249,999 \$25,000 - \$49,999 \$10,000 - \$24,999 \$2,500 - \$9,999
Minimum Daily Balance to Earn Interest	\$2,500	\$2,500
When Interest Begins to Accrue	Business day noncash items are deposited	Business day we receive credit for the deposit of noncash items
Transaction Limitations	150 deposited items per statement cycle at no charge; \$0.50 fee for each additional deposited item	None
Excessive Withdrawal Fee	\$2 fee for each withdrawal after the first 6 per month	\$2 fee for each withdrawal after the first 6 per statement cycle

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, ATM Cards.