

BUSINESS BANKING

At Home State Bank, we take the time to understand your business and provide you with a checking account that fits your needs. We work with small to large businesses and provide plans that change when your needs change.

BUSINESS BASIC <i>For Sole Proprietors and Individual DBA Accounts</i>	
Min. Balance to Open	\$100.00
Monthly Maintenance Charge	N/A
Free Items* Per Month	25
Item Fee (after free items)	50 cents per item

BUSINESS NON-PROFIT	
Min. Balance to Open	\$100.00
Monthly Maintenance Charge	N/A
Free Items* Per Month	N/A
Item Fee (after free items)	N/A

**Items include checks written and deposited. All electronic items are complementary.*

***Interest available to Non-Profit organizations, State and Local Government, Sole Proprietor and Individual DBA accounts.*

BUSINESS SILVER	
Min. Balance to Open	\$100.00
Monthly Maintenance Charge	\$10.00
Maintenance Charge Waived if	Daily balance \$1,000 or >
Free Items* Per Month	100
Item Fee (after free items)	30 cents per item
Interest**	Variable Tiered Rate

BUSINESS GOLD	
Min. Balance to Open	\$100.00
Monthly Maintenance Charge	\$20.00
Maintenance Charge Waived if	Average monthly balance \$10,000 or >
Free Items* Per Month	300
Item Fee (after free items)	25 cents per item
Interest**	Variable Tiered Rate

BUSINESS PLATINUM	
Min. Balance to Open	\$5,000.00
Monthly Maintenance Charge	\$20.00
Maintenance Charge Waived if	Average monthly balance \$40,000 or >
Free Items* Per Month	unlimited
Interest**	Variable Tiered Rate

BUSINESS BANKING CONVENIENCES

eBUSINESS-ONLINE BANKING FOR BUSINESSES

ebusiness allows your business to:

- Set Employee Authorization Levels
- View Accounts and Check Images Anytime
- Make Internal Money Transfers
- Initiate Stop Payments
- Initiate ACH Credit and Debit files including Payroll Files for Direct Deposit
- Business Bill Pay
- Business Estatements

MERCHANT SERVICES TAILORED TO YOUR BUSINESS

Home State Bank partners with Clear Pay®, a leader in payment processing solutions, to provide your business with eCommerce capabilities to accept Visa®, MasterCard®, Discover® Network, and American Express® payments.

CASH MANAGEMENT

Home State Bank's competitive Cash Management products and services provide your business with the opportunity to maximize and manage its cash disbursement and collection processes including:

- Accounts Receivable Financing
- Automatic Payment
- Business Debit Cards
- Line of Credit for Overdraft Protection
- Locked Bank Bags
- Sweep Repurchase Accounts
- Visa Credit Card Business Applications