

| Business Checking | Commercial | Small Business | Community | IOLTA Accounts |
|---|---|---|--|--|
| | An account designed for businesses with higher transaction volume, balances and a need for sophisticated treasury management services | A simple, cost-effective solution for smaller businesses, sole proprietors and non profit organizations | A basic checking account for smaller nonprofit or community organizations, clubs or trade associations | Interest on Lawyers Trust Accounts (IOLTAs) is a specialty account available to attorneys and law firms who manage client trust accounts |
| Minimum Balance to Open | \$100 | \$100 | \$100 | \$100 |
| Daily Balance to Avoid Monthly Service Charge | Based on account Analysis | \$1,000 | None | None |
| Monthly Service Charge (Per Statement Cycle) | Charges based on account activity, which may be offset by an earnings credit | \$10 | None | None |
| Per Item Fees (No charge for ACH debits or credits) | Each deposited item \$0.10, deposit/credit \$0.30, and items drawn on your account \$0.15 | 200 Free transactions per month; \$0.25 per additional transaction | 125 Free transactions per month; \$0.20 per additional transaction | - |
| Interest-bearing | Optional; Commercial Interest Checking | - | - | Yes |
| Statement Type (Statements Cycle on the Last Business Day of the Month) | eStatements or Paper | eStatements or Paper | eStatements or Paper | eStatements or Paper |
| Fees for ATM Withdrawals | No fee at any NCB ATM; \$1.25 at other ATMs plus surcharges | No fee at any NCB ATM; \$1.25 at other ATMs plus surcharges | No fee at any NCB ATM; \$1.25 at other ATMs plus surcharges | - |
| Business Online Banking | Yes | Yes | Yes | Yes |
| Mobile Banking with Mobile Deposit | Yes | Yes | Yes | Yes |
| Treasury Management Services ¹ | Yes | - | - | - |

¹Fees for Treasury Management Services may be offset by the monthly earnings credit

NCB Online and Mobile Banking and Mobile Deposit services are free, however fees may apply from your wireless carrier. See Fee Schedule for more details.