

| Business Accounts | Savings | Premium Money Market | Certificates of Deposits |
|---|--|--|---|
| | A great way to start and build up your business reserves | Easy and flexible access to your funds Earn higher interest rates as your balances grow | Choose from a variety of fixed-rate terms ranging from 3- 36 months |
| Minimum Balance to Open | \$100 | \$2,500 | \$1,000, Special CDs may require a higher deposit |
| Daily Balance to Avoid Monthly Service Charge | \$100 | \$2,500 | None |
| Monthly Service Charge (Per Statement Cycle) | \$2 | \$10 | - |
| Per Item Fees | Yes; debit item fee of \$1.00 for each withdrawal in excess of 3. ATM transactions exempt. | - | - |
| 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 | - |
| Online Banking | Yes | Yes | Yes |
| Mobile Banking with Mobile Deposit | Yes | Yes | - |
| Mobile Wallet with access to Apple Pay®, Google Pay® and Samsung Pay® | Yes | Yes | - |
| Additional Information | - | - | Interest is compounded and credited to the CD monthly Interest may be posted to an NCB account |

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.