



ACCOUNT NAME	PERKS & BENEFITS	FEATURES ²	MINIMUM OPENING DEPOSIT	MONTHLY SERVICE CHARGE	DAILY BALANCE REQUIREMENT TO EARN INTEREST	QUALIFICATIONS
Business Statement Savings	Earn Money Convenient Safeguard Money	Same Features as Business Select Savings Account (See below for Details)	\$10.00	N/A	\$10.00	N/A
Business Select Savings	Earn Money Convenient Safeguard Money	Same Features as Business Statement Savings Account (See below for Details)	\$10,000.00	\$20.00*	\$10,000.00	Must Have a Heritage Bank Checking Account Must Be Enrolled and Agree to E-statements *Monthly Service Charge Waived When Balance Remains at \$10,000 or above During Statement Cycle

2. For both Business Statement Savings Accounts and Business Select Savings Accounts interest begins to accrue on the date of deposit and is credited monthly. Six withdrawals per month are allowed; a \$5.00 fee will be charged per transaction in excess of six. Both accounts offer online banking, mobile banking with mobile deposit, the ability to link to a debit card for checking account customers, and free ATMs nationwide.