

# HomeTrust Bank Business Banking Products and Services

## Business Premier Checking is now HTB Business Analysis Checking

*Checking for businesses that maintain a high balance and need treasury management services.*

- Paper statement fee is \$5.50. eStatements are free.
- Monthly fees can be offset with earnings credits. Monthly fees include:
  - \$22 Monthly Service Fee.
  - \$0.57 per deposit or other credit posted.
  - \$0.15 per each item in the deposit.
  - \$0.20 for each checks paid/debit paid.
- \$0.25 for electronic credits.
- \$0.22 for electronic debits.
- \$2.00 per \$1,000 for cash deposits, withdrawals, and exchanges.
- Online bill pay<sup>1</sup>

## Business Classic Checking, Business Advantage Checking and Good Neighbor Checking accounts are now HTB Business Foundation Checking

*Robust small business checking account with online banking options.*

- No monthly service fee.
- Up to 250 transactions free per monthly statement cycle.<sup>2</sup>
  - \$0.45 fee per transaction applies after limit is exceeded.
- Free cash deposits, withdrawals, and exchanges up to \$10,000 per monthly statement cycle. Then \$2.00 per \$1,000 each.
- Online Bill Pay<sup>1</sup>
- Paper statement fee is \$5.50. eStatements are free.

## AI-RDC Checking is now HTB Property Management Checking CINC

*Easy solution for Property Management Associations to manage funds, and pay and collect bills.*

- This is a non fee account except for wires or overdraft/NSF.

## Community Checking is now HTB Business Interest Checking

*For businesses that maintain a high balance and want to earn interest on idle funds.*

- Interest bearing
- Up to 250 transactions free per monthly statement cycle.<sup>2</sup>
  - \$0.45 fee per transaction applies after limit is exceeded.
- Free cash deposits, withdrawals, and exchanges up to \$10,000 per monthly statement cycle. Then \$2.00 per \$1,000 each.
- \$12 Monthly service fee, avoided with \$5,000 monthly average collected balance.
- Online Bill Pay not available.
- Paper statement fee is \$5.50. eStatements are free.

## All Business Checking Accounts Offer

- Debit Card<sup>3</sup>
- Online Banking<sup>1</sup>
- Voice Response access
- Cash Management services
- Treasury Management services
- Commercial line of credit may serve as overdraft protection.<sup>4</sup>
- All accounts are eligible for eStatements.

## Commerical Money Market and Commerical Fixed Money Market are now HTB Business Money Market

*Interest bearing account for businesses that maintain a high balance with limited transactions.*

- Interest Bearing
- \$10 Monthly service fee, avoided with \$2,500 monthly average collected balance.
- No fee for cash deposits, exchanges, and withdrawals.
- Paper statement fee is \$5.50. eStatements are free.
- Free first order of Money Market checks (40 pack).

## AI-MMA Property Management Account is now HTB Property Mgmt Money Market CINC

*HTB's Money Market account exclusively for Property Management Associations.*

- This is a non fee account except for wires or overdraft/NSF.

## All Savings and Money Market Accounts Offer

- Online Banking<sup>1</sup>
- Online Bill Pay<sup>1</sup>
- Voice Response access
- Cash Management services
- Treasury Management services
- All accounts are eligible for eStatements.
- Commercial line of credit may serve as overdraft protection.<sup>4</sup>

### IMPORTANT NOTICES

1. See Account Agreement and Treasury Management Services Fee schedule for additional information, including applicable fees for Business Center, Commercial Center, Mobile Deposit and Online Bill Pay. Subject to approval and transactional limits. Third party data, messaging and internet service provider fees may apply.
2. Transaction items include: Deposits, deposited items, checks paid/debits, online bill payments and electronic debits and credits. Please note, Remote Deposit Capture deposits and deposited items are NOT included.
3. Fees may be incurred when using the card at non-HomeTrust Bank ATMs or when transactions result in overdraft activity.
4. All lines of credit (LOC) are subject to credit approval. Advances made from your LOC are subject to the terms and conditions set forth in your loan agreement. Overdraft or insufficient funds fees may be incurred in the event your LOC has insufficient funds to cover outstanding items presented for payment.