



Business Checking Account Features

Feature	Basic Business Checking	Small Business Checking	Business NOW	Business Special NOW	Money Market Accounts	Second Century Money Market	High Cotton
Minimum to open	\$100	\$100	\$100	\$100	\$2,000	\$125,000	\$10,000
Service charge fee "Low Balance Maintenance Fee"	\$11	\$7	\$8	\$12	\$11	\$24.50	\$18.50
Minimum balance to avoid service charge	\$500	\$1,500	\$1,000	\$10,000	\$2,000	\$125,000	\$10,000
Withdrawals - Free Item Count/Fee per additional item	40/\$0.15	75/\$0.15	30/\$0.15	75/\$0.15	6/\$5	6/\$8	6/\$8
Deposits - Free Item Count/Fee per additional item	50/\$0.15	100/\$0.15	20/\$0.10				
Credits - Free Item Count/Fee Per additional item	15/\$0.15	20/\$0.15	20/\$0.15				
Non-interest bearing account	X	X					
Interest bearing account			X	X	X	X	X
Receive "Imaged Checks" in statement each month					X	X	X
"24 Hour Teller Line" Telephone Banking					X	X	X
Free ATM card (subject to application approval)	X	X	X	X	X	X	X
Free debit card (subject to application approval)	X	X	X	X	X	X	X
Unlimited ATM access with no fees from The Bank of Fayette County (*fees may be charged by the owner of the ATM)	X	X	X	X	X	X	X
Withdrawals limited by Federal Law to 6 per month. Excessive withdrawals may require that the account be closed.					X	X	X