

Piermont Business Checking Accounts

	CLASSIC BUSINESS CHECKING	CLASSIC BUSINESS INTEREST CHECKING	CLASSIC ANALYSIS CHECKING
Key Feature	A simple checking solution with everything you need to get started	A checking solution for businesses with moderate activity and help with earning interest	Designed for businesses with high transaction volume and more sophisticated cash management needs
Interest	No	Yes, variable interest rates ¹	No
Monthly Service Fee	\$25; Waived with minimum monthly average balance of \$1,000	\$25; waived with minimum monthly average balance of \$1,000	\$30.00
Access to Online & Mobile Banking	Yes	Yes	Yes
Remote Deposit Capture	Via mobile banking or via purchase of a machine	Via mobile banking or via purchase of a machine	Via mobile banking and remote deposit capture machine depends on needs
Additional Details ³	First 25 transactions ² are free. \$0.50 per additional transaction	First 25 transactions ² are free. \$0.50 per additional transaction	Earnings credit may offset checking fees based on balance maintained.
Cash Management Solutions ⁴	Available to add	Available to add	Available at discounted pricing with customized solution

¹Interest rates vary, check with your Piermont Bank relationship manager on the most up to date interest rates offered.

²Free transactions include checks, deposit tickets, deposited items, ACH received debits or credits. Wire transfers are excluded.

³See fee schedule for additional details on fees, as applicable

⁴Subject to terms and conditions



Business Money Market, Savings & CD Accounts

	CLASSIC BUSINESS MONEY MARKET	CLASSIC BUSINESS SAVINGS	CERTIFICATE OF DEPOSIT
Key Feature	Earn competitive returns on surplus business funds with flexible access	Secure your funds while earning steady growth	Flexible terms with predetermined interest rates ¹
Interest ¹	Yes, variable interest rates ¹	Yes, variable interest rates ¹	Yes, terms from 3-60 months
Monthly Service Fee	\$25; waived with minimum monthly average balance of \$1,000	\$25; waived with minimum monthly average balance of \$1,000	N/A
Access to Online & Mobile Banking	Yes	Yes	Yes
Additional Details ²	Unlimited deposits Enjoy up to 6 debits per monthly statement cycle by check, debit card, online banking or electronic transfer or payment to a third party	Unlimited deposits Enjoy up to 6 debits per monthly statement cycle by check, debit card, online banking or electronic transfer or payment to a third party	Online access to monitor your growth

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