

## Piermont Business Checking Accounts

	SIMPLY BUSINESS BASIC CHECKING	SIMPLY BUSINESS INTEREST CHECKING	BUSINESS ANALYZED CHECKING
<b>Key Feature</b>	A basic checking solution with all the support you would need to get started	A checking solution for businesses with moderate activity and help with earning interest	An account for businesses with high transaction volume and more sophisticated cash management needs
<b>Interest</b>	No	Yes, variable interest rates <sup>1</sup>	No
<b>Monthly Service Fee</b>	\$25; Waived with minimum monthly average balance of \$1,000	\$25; waived with minimum monthly average balance of \$1,000	\$30.00
<b>Access to Online &amp; Mobile Banking</b>	Yes	Yes	Yes
<b>Remote Deposit Capture</b>	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
<b>Additional Details<sup>3</sup></b>	First 25 transactions <sup>2</sup> are free. \$0.50 per transaction in excess of 25	First 25 transactions <sup>2</sup> are free. \$0.50 per transaction in excess of 25	Earnings credit may offset checking fees based on balance maintained.
<b>Cash Management Solutions<sup>4</sup></b>	Available to add	Available to add	Available at discounted pricing with customized solution

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

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

<sup>3</sup>See fee schedule for additional details on fees, as applicable

<sup>4</sup>Subject to terms and conditions



## Business Money Market, Savings & CD Accounts

	BUSINESS MONEY MARKET ACCOUNT	CLASSIC BUSINESS SAVINGS	CERTIFICATE OF DEPOSIT
<b>Key Feature</b>	Make a return on the funds you don't need to access regularly	Keep your money safe and continue to grow	Flexible terms with predetermined interest rates <sup>1</sup>
<b>Interest<sup>1</sup></b>	Yes, variable interest rates	Yes, variable interest rates	Yes, terms from 3–60 months
<b>Monthly Service Fee</b>	\$25; waived with minimum monthly average balance of \$1,000	\$25; waived with minimum monthly average balance of \$1,000	N/A
<b>Access to Online &amp; Mobile Banking</b>	Yes	Yes	Yes
<b>Additional Details<sup>2</sup></b>	Unlimited deposits Maximum six debit transactions per monthly statement cycle by check, debit card, online banking or electronic transfer or payment to a third party		

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

<sup>2</sup>See fee schedule for additional details on fees, as applicable