
BUSINESS CHECKING

Every business is as unique as each individual. That's why we designed a comprehensive set of business checking accounts to meet your specific needs. Whether you are looking for an account to manage your high transaction volume, or one used for minimal activity, The First National Bank in Sioux Falls has a solution just for you.

Statement Options

- eStatements
- CD-ROM statements, which can include all images and deposited items
- Paper statements with images included

BusinessFirst Checking

The BusinessFirst Checking account provides unlimited check writing privileges with fees offset by earnings credit. It is an ideal account for all business types with high account activity from sole proprietors to large corporations.

Earnings and Service Charges

BusinessFirst Checking accounts are analyzed monthly to determine the earnings credit allowance using the average available balance after deduction of legal reserve requirements (investable balance). Credit will be given on these investable balances and will be discretionary based on the 91-day Treasury Bill rate. Average negative available balances will be assessed charges at *The Wall Street Journal* prime rate plus two percentage points.

Charges Offset by Earnings Credit

The following charges may be offset by the earnings credit:

Monthly Maintenance	\$10.00
Checks	\$0.10
Electronic Funds Transfer Debits (EFT Debits)	\$0.10
Deposited On Us Items	\$0.03
Deposited Twin City/Fed Gov't Items	\$0.08
Deposited Local Clearings Items	\$0.08
Deposited Out of Town Items (9 th Fed and Transit Items)	\$0.08
Returned Item Fee	\$4.00 per item
Re-deposit of Returned Item Fee	\$1.00 per item
Coin and Currency Deposited (Charges for Deposited Cash)	\$1.00 per thousand
Coin and Currency Withdrawn (Charges for Deposited Cash)	\$1.00 per thousand
Canadian Check Processing Fee (Canadian Items)	\$10.00 per check + exchange fee

BusinessFirst Checking accounts will be charged a Balance Assessment monthly. The rate is subject to change and is based on the FDIC rate. The fee will be calculated by applying a monthly FDIC factor to each \$100.00 of average daily balance in the account during the monthly statement cycle.

Basic Business Checking

The Basic Business Checking account is ideal for small businesses or businesses with moderate checking activity.

Features and Service Charges

Minimum Average Ledger Balance	\$2,500.00
Fee if Balance Falls Below Minimum	\$10.00
Number of Items Allowed per Statement Cycle	150 items*
Overlimit per Item Charge	\$0.25
eStatements or Image Only Statements	

Low Volume Business Checking

The Low Volume Business Checking account is designed for small businesses with low transaction activity or may be used as a secondary account with minimal activity.

Features and Service Charges

Minimum Average Ledger Balance	\$500.00
Fee if Balance Falls Below Minimum	\$10.00
Number of Items Allowed per Statement Cycle	10 items*
Overlimit per Item Charge	\$0.25
eStatements or Image Only Statements	

Fees and Charges

The following fees and charges may be assessed against your BusinessFirst Checking, Basic Business Checking, or Low Volume Business Checking account:

NSF Return Fee or NSF Paid Fee**	\$33.00 per item
Per Day Maximum	\$330.00
Overdraft Charge (recurring)	\$33.00 each seven consecutive days
Stop Pay Charge	\$33.00 per request
Returned Item Fee	\$4.00 per item
Re-deposit of Returned Item Fee	\$1.00 per item
Dormant Account Fee	\$7.50 per month
Invalid Address Fee	\$7.50 per month
Check Copy Fee	\$3.00 per copy
Deposited Item Copy Fee	\$3.00 per copy
Wire Transfer Fee	\$20.00
International Wire Transfer Fee	\$50.00
Collection Fee	\$30.00 per item
Canadian Check Processing Fee	\$10.00 per check + exchange fee

*Examples of items include: all checks, ATM debits, electronic funds transfers, deposits, deposit tickets and deposited items or deposited activity in the account. Sweep transactions are not considered items.

**This fee applies to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means.

NOTE: We may report other information about your account to consumer reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your consumer report.