

# BUSINESS DEPOSIT ACCOUNTS

Whether you are a new company looking for a business bank or a large company in need of a commercial banking partner with years of experience, we have the deposit products and expertise to meet your banking needs.



**HomeTrust Bank**

htb.com

	<b>Small Business Checking</b>	<b>Business Growth Checking</b>	<b>Business Interest Checking</b>	<b>Business Analysis Checking</b>	<b>Business Money Market</b>
Ideal for ...	A small business with fewer than 250 transactions per month	A growing business with 251-500 transactions per month	A business that maintains a high balance and wants to earn interest on idle funds	A business that maintains a high balance and requires treasury management services <sup>5</sup>	A business with a high balance and limited transactions, that wants to earn interest
Minimum to open	\$100	\$100	\$100	\$100	\$2,500
Monthly fee	No monthly fee	\$20	\$12	\$20	\$10
Balance to avoid monthly fee	N/A	\$15,000 Monthly Average Collected Balance	\$5,000 Monthly Average Collected Balance	N/A	\$2,500 Monthly Average Collected Balance
Earn tiered interest on collected balances	No	No	\$5,000+	No	TIER 1: \$0 – \$9,999.99 TIER 2: \$10,000.00 – \$24,999.99 TIER 3: \$25,000.00 – \$99,999.99 TIER 4: \$100,000.00 – \$249,999.99 TIER 5: \$250,000.00 – \$499,999.99 TIER 6: \$500,000.00 +
FREE cash deposits/exchanges/withdrawals per month	Up to \$10,000 per month	Up to \$10,000 per month	Up to \$10,000 per month	\$1.50 per \$1,000	Up to \$10,000 per month
VISA® Business Debit card	Yes <sup>1</sup>	Yes <sup>1</sup>	Yes <sup>1</sup>	Yes <sup>1</sup>	Not Available
FREE transactions per month	250 combined items <sup>2</sup>	500 combined items <sup>2</sup>	250 combined items <sup>2</sup>	None	\$5.00 for each transaction exceeding the transfer limitations for each statement cycle <sup>3</sup>
FREE first check order	No	Yes. Any IntroPack style	No	No	Yes. 40 pack Money Market checks
FREE Basic Online Banking & Bill Pay	Yes <sup>4</sup>	Yes <sup>4</sup>	Yes <sup>4</sup>	Not Available	Yes <sup>4</sup>

1 Fees may be incurred when using the card at non-HomeTrust Bank ATMs or when transactions result in overdraft activity.

2 Combined items include: Deposits, deposited items, checks paid/debits, online bill payments and electronic debits and credits. Remote Deposit Capture deposits and deposited items are NOT included in the combined items.

3 Pre-authorized or telephone transfers from a money market account to any other account or third party are limited by Federal regulation to six (6) transfers per statement period. Transfers and withdrawals are unlimited if made in person, by messenger, by mail or at an ATM.

4 Internet service provider fees may apply.

5 See Treasury Management Services Fee schedule for additional information, including fees for Business Connect Online Banking.