

BUSINESS CHECKING ACCOUNT GUIDE

Accounts and Features	Carver Cash Access Business	Carver Smart Business
Account Description	A basic account for businesses with low monthly account activity that offers helpful services for small and start-up businesses.	A great account for businesses with frequent account activity that provides advanced tools for managing a growing business.
Minimum Amount To Open	\$100	\$100
Monthly Fee	\$10	\$25 (1st month waived)
Free Transaction Items Per Month	250/0.5 (after)	500/0.5 (after)
Average Monthly Balance	N/A	\$1,500
Monthly Fee Waived	N/A	Average monthly balance of \$1,500
VALUE PACKAGES		
Carver Visa® Debit Card	✓	✓
Free eStatements	✓	✓
Free Online Banking	✓	✓
Allpoint Network/No ATM Fees - Carver	✓	✓
Mobile Banking	✓	✓
1 box of Starter Carver checks		✓
Advance Features (Coming Soon)		
Merchant Deposit Capture (Coming Soon)		✓
Internet Business Banking	✓	✓ (See Fee Schedule)
Positive Pay		✓ (See Fee Schedule)
Wire Manager/Wire Xchange		✓
ACCOUNT REQUIREMENTS		
Service Charge (\$25) if Account Closed in first 60 days	✓	✓