

Quick Guide to Your Business Accounts

Business Checking

Note to Municipalities: *If your account is in a checking account type, your account will be changed to a **Municipal Checking**.*

If you have one of the following BUSINESS Checking accounts with Savings Institute Bank & Trust:

Business Checking (non-interest bearing)	Free Business Checking
Business Relationship Checking 1	Business Relationship Checking 2

Your new Berkshire Bank account will be:

Business Checking 500

Account Features:

- Minimum balance to open: \$10
- No monthly maintenance fee regardless of balance maintained
- \$0.35/Item* fee charged if over the 500-item limit. The 500-item allowance includes deposits, deposited items, withdrawals, checks processed against the account, and Debit card deposits
- Free Berkshire Bank debit card

*Item fee will be waived for three statement cycles.

If you have one of the following BUSINESS Checking accounts with Savings Institute Bank & Trust:

Non-Profit Interest Checking	Good for Business Checking
Business Checking (interest bearing)	Interest in Business Checking

Your new Berkshire Bank account will be:

Business NOW Checking

Account Features:

- For sole proprietors and nonprofits
- Minimum balance to open: \$10
- Monthly maintenance fee of \$7* if your balance falls below \$750 any day of the monthly calendar period
- Free Berkshire Bank debit card
- Unlimited check writing

*Monthly maintenance fee will be waived for three statement cycles.

If you have one of the following BUSINESS Checking accounts with Savings Institute Bank & Trust:

Commercial Checking	Commercial Checking - Analysis
Benefit Business Checking	Benefit Plus Business Checking

Your new Berkshire Bank account will be:

Corporate Checking

Account Features:

- Monthly maintenance fees vary by region
 - o Each Deposit: \$0.75
 - o Each Deposited Item: \$0.15
 - o Each External ACH Credit/Debit: \$0.20
 - o Each Check Paid: \$0.25
 - o Deposit Premium: 0.0001000
- Earnings Credit Rate: Subject to change
- Account Analysis

*Monthly maintenance fee will be waived for six statement cycles.

If you have one of the following BUSINESS Checking accounts with Savings Institute Bank & Trust:

Non-Profit Commercial Checking

Your new Berkshire Bank account will be:

Community Relations Checking

Account Features:

- Minimum balance to open: \$10
- No monthly maintenance fee regardless of balance maintained.



Business Checking (cont.)

If you have one of the following BUSINESS Checking accounts with Savings Institute Bank & Trust:

IOLTA - CT Bar Foundation IOLTA-RI Bar Foundation

Your new Berkshire Bank account will be:

IOLTA CT Checking or IOLTA RI Checking

Account Features:

- Interest-bearing account
- Minimum balance to open: \$10
- You must maintain \$10 in the account each day to obtain the disclosed annual percentage yield
- No monthly maintenance fee regardless of balance maintained

If you have one of the following BUSINESS Checking accounts with Savings Institute Bank & Trust:

IOREBTA

Your new Berkshire Bank account will be:

IRETA CT

Account Features:

- Interest-bearing account
- Minimum balance to open: \$10
- You must maintain \$10 in the account each day to obtain the disclosed annual percentage yield
- No monthly maintenance fee regardless of balance maintained

Business Money Market

Note to Municipalities: *If your account is in a money market account type, your account will be changed to **Municipal Money Market**.*

If you have one of the following BUSINESS Money Market accounts with Savings Institute Bank & Trust:

Advantage Business Money Market Money Market Statement Savings
 Loop Money Market for Business Money Market Special

Your new Berkshire Bank account will be:

Business Money Market

Account Features:

- Interest-bearing account
- Minimum balance to open: \$1,000
- Monthly maintenance fee of \$6* if your balance falls below \$1,000 any day of the monthly calendar period
- You must maintain \$1,000 in the account each day to obtain the disclosed annual percentage yield
- Can be linked to a business checking account to cover overdraft items

*Monthly maintenance fee will be waived for three calendar months.

Business Savings

Note to Municipalities: *If your account is in a savings account type, your account will be changed to a **Municipal Savings**.*

If you have one of the following BUSINESS Savings accounts with Savings Institute Bank & Trust:

Statement Savings

Your new Berkshire Bank account will be:

Business Statement Savings

Account Features:

- Interest-bearing account
- Minimum balance to open: \$10
- Monthly maintenance fee of \$5* if your balance falls below \$250 any day of the monthly calendar period
- You must maintain \$10 in the account each day to obtain the disclosed annual percentage yield

*Monthly maintenance fee will be waived for three calendar months.