



Commercial Deposit Account Information

Commercial Checking Account

Minimum Deposit to Open Account	\$100.00
Monthly Maintenance Fee	\$ 5.00
Activity Fee	\$ 0.18 per check, \$ 0.15 per transit item*

* Transit item is defined as any check deposited which is not drawn on Randolph National Bank.

Earnings credit offset maintenance and activity fee. The average 91-day T-Bill rate for month is applied to the account's average available balance. The average available balance is calculated by adding the available balance for each day of the period and dividing that figure by the number of days in the period.

Checking accounts consist of a checking sub account and a savings sub account. The Bank may periodically transfer funds between these two sub accounts. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non interest bearing. The savings sub account will be governed by the rules governing our other savings accounts (see below). This process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement.

Transactions restricted by the Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA) are prohibited from being processed through this commercial account. This prohibition became effective on December 1, 2009. Additional information can be obtained by calling us at 802-728-9611.

Business Bill Pay

Monthly Maintenance Fee	\$ 5.95
Activity Fee	\$ 0.45 per transaction in excess of 15 transactions

Other Account Fees

Fees are assessed for any item which creates an overdraft whether the item is a check, in-person withdrawal, or ATM or other electronic transfer.

Overdraft Item Fee for the first item presented against insufficient funds if we pay the item that created or increased an overdraft	\$20.00
NSF Returned Item Fee for the first item presented against insufficient funds we return unpaid, regardless of item type	\$20.00
On a single day items are both paid and returned for insufficient funds, the first item fee, whether paid or returned (First item fee disclosed on statement as <i>NSF Returned Item Fee</i>)	\$20.00
Each additional Overdraft Item or NSF Returned Item Fee	\$ 7.00
After 3 rd day account has had no activity and continues to be overdrawn, the Continued Negative Balance Fee	\$ 7.00
Stop payment request in person	\$25.00
Stop payment request online (does not apply to stop payments requested through bill payment)	\$20.00
Certified Check (checking accounts only)	\$20.00
ATM transaction at locations other than RNB	\$ 1.00
Replacement ATM Card	\$ 5.00
Checks Printed (by style)	Varies

(Rev 12/2011)

Member of FDIC & Equal Housing Lender