

Your Business Account Conversion Guide

Important Change in Terms effective April 1, 2011

If you currently have... (refer to your monthly statement for the current account name)	On April 1, 2011 your account will convert to...	Additional information and features related to the changes to your business account
Account numbers, routing numbers and loan terms WILL REMAIN THE SAME.		
CURRENT ACCOUNT NAME	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Community Service Checking	Community Service Checking	<ul style="list-style-type: none"> ▪ No monthly fee ▪ Allows up to 75 total items monthly ▪ No minimum balance ▪ Free eBranch banking and eStatements ▪ Online Bill Pay is available
Basic Checking	Business Standard Checking	<ul style="list-style-type: none"> ▪ \$12 monthly fee ▪ Allows up to 150 total items monthly ▪ Monthly fee waived with \$5,000 average balance or more ▪ Free eBranch banking & eStatements ▪ Online Bill Pay is available
Regular Checking		
Business Dividend Checking		
Active Checking	Business Super Checking	<ul style="list-style-type: none"> ▪ \$25 monthly fee ▪ Allows up to 600 total items monthly ▪ Monthly fee waived with \$20,000 average balance or more ▪ Free eBranch banking and eStatements ▪ Online Bill Pay is available
Analysis Checking		
Cash Management Account	Business Money Market Plus	<ul style="list-style-type: none"> ▪ Remains a variable rate account with the tiers shown below. Refer to the Rate Schedule for the dividend rate and the annual percentage yield applicable to this account. <p style="text-align: center;">\$0.00 to \$24,999.99 \$25,000 to \$99,999.99 \$100,000 and above</p> <ul style="list-style-type: none"> ▪ \$10 monthly fee ▪ Monthly fee waived with \$2,500 average balance or more ▪ No minimum balance to earn dividends or to maintain account ▪ All other terms and conditions in the account agreement will remain in effect
Money Market Account		
Premier Savings		
Business Savings	Business Savings	<ul style="list-style-type: none"> ▪ \$3 monthly fee ▪ Monthly fee waived with \$300 average balance or more ▪ Remains a variable rate account. All other terms and conditions in the account agreement will remain in effect
Term Certificate of Deposit	Business Certificate of Deposit	<ul style="list-style-type: none"> ▪ Existing rate and term will remain in effect

This information is not intended to be the entire disclosure associated with these accounts. Complete disclosure of terms and other fees are available at any Arrowhead branch office and will be provided upon request. Total items are the sum of items cleared and items deposited. Based on your account activity including number of items processed or cleared, we may later change your account type with notice. To earn dividends on excess checking account funds, consider linking your account to the Money Market Plus or a Business Savings for account transfers.