

BUSINESS BANKING

ACCOUNT FEATURES

Checking Accounts

ENTERPRISE CHECKING

Minimum to open: \$10

Monthly service charge: Free (No minimum daily balance is required)

Per item fee: First 250 items per month are free;

\$0.40 per item afterward (written or deposited) excludes ACH transactions

Additional Benefits: Free Business Savings Available*

ENTERPRISE CHECKING WITH INTEREST

Minimum to open: \$10

Monthly service charge: \$15 (waived if average daily balance is \$5,000 or more)

Per item fee: First 750 items per month are free;

\$0.40 per item afterward (written or deposited) excludes ACH transactions

Interest Rates: Yes**

Minimum balance required to earn interest: \$0

Additional Benefits: Free Business Savings or Business Money Market Available***

CASH MANAGEMENT SWEEP

Minimum to open: \$10

Monthly service charge: \$50 for Repurchase Agreement (2 way)
\$100 for Repurchase Agreement (3 way)

Per item fee: \$0.14 per item written; \$0.12 per item deposited - includes ACH transactions

Interest Rates: Checking: No

Repurchase Agreement: Yes****

Minimum balance: \$2,500 collected balance in checking

BUSINESS MONEY MARKET

Minimum to open: \$10

Monthly service charge: \$10 (waived if average daily balance is \$5,000 or more)

Interest Rates: Yes**

Minimum balance required to earn interest: \$.01

BUSINESS MONEY MARKET PLUS

Minimum to open: \$10

Monthly service charge: \$25 (waived if average daily balance is \$75,000 or more)

Interest Rates: Yes**

Minimum balance required to earn interest: \$.01



Northfield
SAVINGS BANK

COMMUNITY 150

Minimum to open: \$10

Monthly service charge: None

Per item fee: First 150 items per month free;

\$0.15 per item afterward (written or deposited) excludes ACH transactions

IORTA CHECKING OR IOLTA CHECKING

Minimum to open: \$0

Monthly service charge: None

Per item fee: None

Interest Rates: Yes, paid to VHFA** for IORTA, VT Bar** for IOLTA

Minimum balance required to earn interest: \$.01

Debit card access: No

Savings Accounts

BUSINESS SAVINGS

Minimum to open: \$10

Monthly service charge: \$5 (waived if average daily balance is \$500 or more)

Per item fee: First 20 items deposited per month free;

\$.40 per deposited item afterward

Interest Rates: Yes**

Minimum balance required to earn interest: \$500

Health Savings Account *****

Minimum to open: \$0

Monthly charge: None

Interest Rates: Yes**

Minimum balance required to earn interest: \$.01

Check writing and debit card access: Yes

Set-up fee: None

Other Business Banking services include Remote Deposit Capture, automatic payments to line of credit, Positive Pay, Automated Clearing House (ACH) and online wire transfers. Ask your local Community Banker for details.

* Upon closure of Enterprise Checking regular service charges will apply on the Business Savings account.

** Please refer to the NSB Deposit Interest Yields sheet available at all NSB branches or the rates section at NSBVT.com.

*** Upon closure of Enterprise Checking with Interest regular service charges will apply on the Business Savings and Business Money Market accounts.

**** Repurchase Agreements are not FDIC insured, not bank guaranteed, may lose value, are not insured by any federal agency, and are not a bank deposit. Repurchase agreement definition: A transaction involving the "sale" of securities by NSB to the customer, subject to an agreement by NSB to repurchase the securities in specified circumstances. The repurchase agreement is a non-deposit investment product. It is not insured by the FDIC, it is not a deposit or other obligation of, or guaranteed by, NSB, and it is subject to investment risks, including possible loss of the principal amount invested.

***** Please see our Truth in Savings Disclosure available at all NSB branches.

NSBVT.COM
(800) NSB-CASH

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FDIC  **EQUAL HOUSING
LENDER**
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