

# Business Checking

	FREE SMALL BUSINESS	BUSINESS	BUSINESS INTEREST
<b>DESCRIPTION</b>	This option is ideal for businesses with small to mid-size volume of transactions.	Through an earnings credit, balances can be used to offset service charges incurred during the month.	This account is available only to non-profit organizations and sole-proprietors.
<b>MINIMUM BALANCE</b>	None	None	None
<b>OPENING DEPOSIT</b>	\$100 minimum	\$100 minimum	\$100 minimum
<b>MONTHLY SERVICE CHARGE</b>	No maintenance charge  Additional 25¢ per debit item over 100  Additional 10¢ per deposited item over 100	\$10 per month  Additional 15¢ per debit item  Additional 10¢ per deposited item  Additional 20¢ per deposit	No maintenance charge  Additional 25¢ per debit item over 25  Additional 10¢ per deposited item over 25
<b>EARNINGS CREDIT</b>	No	Yes	No
<b>INTEREST BEARING</b>	No	No	Any balance over \$1,000

# Business Savings

	BUSINESS COMMUNITY	BUSINESS PRIDE	PREFERRED MONEY MARKET
<b>MINIMUM BALANCE</b>	\$100 daily balance	\$1,000 daily balance	\$5,000 daily balance
<b>OPENING DEPOSIT</b>	\$100 minimum	\$1,000 minimum	\$5,000 minimum
<b>MONTHLY SERVICE CHARGE</b>	\$3 monthly fee if balance falls below the minimum balance	\$9 monthly fee if balance falls below the minimum balance	\$15 monthly fee if balance falls below the minimum balance
<b>INTEREST TIERS</b>	One rate	Interest rate tiers: \$0.00 - \$999.99 \$1,000.00 - \$9,999.99 \$10,000.00 - \$24,999.99 \$25,000.00 +	Interest rate tiers: \$0.00 - \$4,999.99 \$5,000.00 - \$19,999.99 \$20,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 +
<b>WITHDRAWALS</b>	Six free per month; \$3 per additional withdrawal	Six free per month; \$5 per additional withdrawal	Six free per month; \$8 per additional withdrawal

# 24-Hour Banking Services

## ATM

Conveniently make deposits and withdrawals.  
Ask a Banker for a list of available ATMs.

## Business MasterCard® Check & Cash Card

Easily manage your business finances with one simple card. It provides a faster, more convenient way to make purchases, track expenses and deposit funds at ATMs.

## 24-Hour Telephone Banking

(651) 628-9830

Simply use your phone to get balance information, transfer funds, keep track of outstanding checks and ATM transactions, confirm deposit amounts and much more.

## After-Hours Depository

Use our secured after-hours depository, available at your convenience.

## Free Online Banking

[www.cpride.com](http://www.cpride.com)

Sign up for the ultimate convenience of doing your banking at anytime, anywhere.

Transfer funds

View account history

Check current balances

Make loan payments

## Free Online Statements

Conveniently view, print or save your statements online.

## Free Online Bill Pay

Don't like running to the post office? Sign up for our free online bill pay service. It's the easy way to make one-time payments, set-up regular payments and much more.

## Remote Deposit

Save time, save gas, save money. Do your banking on your time without leaving the office or your home.

## Cash Management Services

This online convenience offers access to account history, ACH origination and much more.

## Merchant Credit Card Processing

Accept credit card payments to make it more convenient for customers to do business with you.

## Other Services

Check imaging

Overdraft protection\*

Wire transfers

Safe deposit boxes

Direct deposit

Combined statements

Automatic transfers

\*Subject to application approval

*Building relationships  
to promote commerce  
in our community.*

## **Business Loan Services**

### **Purpose-Driven Financing**

Flexible Term Loans  
Credit Lines  
Machinery/Equipment  
Inventory  
Letters of Credit

### **Small Business Administration Loans**

Fixed Asset Financing  
Expansion  
Real Estate Loans

### **Commercial Real Estate**

Construction  
Purchase  
Refinance

**Contact a Loan Officer  
for more information.**



## **Bank Hours**

### **Ham Lake Location**

1441 Bunker Lake Boulevard NE  
Ham Lake, Minnesota 55304

Main: (763) 862-6500

Fax: (763) 862-6600

### **Lobby Hours**

Monday- Friday 8:00 am to 5:00 pm

Saturday 9:00 am to Noon

### **Drive-Up Hours**

Monday - Friday 8:00 am to 6:00 pm

Saturday 9:00 am to Noon

### **Isanti Location**

905 6th Avenue Court NE

P.O. Box 10

Isanti, Minnesota 55040

Main: (763) 444-8800

Fax: (763) 444-8808

### **Lobby Hours**

Monday- Friday 8:00 am to 5:00 pm

Saturday 9:00 am to Noon

### **Drive-Up Hours**

Monday - Thursday 8:00 am to 5:00 pm

Friday 8:00 am to 6:00 pm

Saturday 9:00 am to Noon

### **24-Hour Telephone Banking**

(651) 628-9830

[www.cpride.com](http://www.cpride.com)



6/2014

# **Business**

## **Banking Services**

Checking

Savings

Loans



**Community Pride Bank**

Community Banking... The Way It Should Be