

# Business Banking

Tailored solutions for your growing business



**PROSPERITY**  
— **BANK**® —

## FREE Online Banking and FREE Mobile Banking\* are included with your Business Account!

### **BUSINESS LOANS**

- Business Acquisition
- Business Credit Card
- Cattle & Crop
- Commercial Construction
- Commercial Real Estate
- Energy Lending
- Equipment
- Farm & Ranch
- Lines of Credit
- Small Business Loans (SBA)
- Working Capital

### **TREASURY MANAGEMENT**

- ACH / Wires
- Bill Pay
- Business Credit Cards
- Credit Card Merchant Processing
- Lockbox
- Positive Pay & Account Reconciliation
- Remote Deposit Capture

### **CERTIFICATES OF DEPOSIT**

- Fixed rates
- Multiple term options

### **SMALL BUSINESS CHECKING**

Perfect for a start-up, small business or sole proprietor.

### **SMALL BUSINESS CHECKING WITH INTEREST**

For small businesses with higher balances who want to earn interest.

### **BUSINESS ANALYSIS CHECKING**

For large commercial businesses.

### **BUSINESS ANALYSIS CHECKING WITH INTEREST**

The higher-balance, high-activity account that helps you earn more.

### **BUSINESS MONEY MARKET**

Minimal access, maximum earnings.

### **BUSINESS PREMIER MONEY MARKET**

Higher balance, more earnings.

### **BUSINESS SAVINGS**

Our classic business savings account.

[prosperitybankusa.com](https://prosperitybankusa.com)



\*Wireless provider fees may apply. Loans are subject to credit approval. Restrictions apply. This ad is not a commitment to lend.

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## Checking, Money Market Accounts & Savings Accounts

Account Type	Small Business Checking	Small Business Checking with Interest <sup>1</sup>	Business Analysis Checking	Business Analysis Checking with Interest <sup>1,3</sup>
Minimum to Open	\$200	\$500	\$200	\$5,000
Minimum Balance	\$3,500 or \$25,000 deposit relationship balance	\$6,000 or \$25,000 deposit relationship balance	—	—
Interest Bearing	—	Yes	—	Yes
Monthly Service Charge	\$10 <sup>c</sup>	\$15 <sup>c</sup>	\$20	\$20
Bill Pay	First 10 Transactions <sup>b</sup> FREE	First 10 Transactions <sup>b</sup> FREE	\$5.95 (on item fee of \$.35 for each check in excess of 35 per month applies)	\$5.95 (on item fee of \$.35 for each check in excess of 35 per month applies)
Imaged Check Statements	✓	✓	✓	✓
Monthly Activity Fees	\$0.40 per item over 200*	\$0.40 per item over 200*	Per item fees <sup>a</sup>	Per item fees
			6 Debits Per Statement Cycle, \$15 each additional debit transaction**	6 Debits Per Statement Cycle, \$15 each additional debit transaction**
				3 Debits Per Month, \$2 each additional debit transaction**

Account Type	Business Money Market <sup>1</sup>	Business Premier Money Market <sup>1,4</sup>
Minimum to Open	\$2,500	\$25,000
Minimum Balance	\$2,500	\$10,000
Interest Bearing	Yes	Yes
Monthly Service Charge	\$10 <sup>c</sup>	\$20 <sup>c</sup>
Bill Pay	—	—
Imaged Check Statements	✓	✓
Monthly Activity Fees		

Business Savings<sup>2</sup>

## FEATURES

Minimum to Open	\$200	\$500	\$200	\$5,000	\$2,500	\$25,000	\$200
Minimum Balance	\$3,500 or \$25,000 deposit relationship balance	\$6,000 or \$25,000 deposit relationship balance	—	—	\$2,500	\$10,000	\$200
Interest Bearing	—	Yes	—	Yes	Yes	Yes	Yes
Monthly Service Charge	\$10 <sup>c</sup>	\$15 <sup>c</sup>	\$20	\$20	\$10 <sup>c</sup>	\$20 <sup>c</sup>	\$3 <sup>c</sup>
Bill Pay	First 10 Transactions <sup>b</sup> FREE	First 10 Transactions <sup>b</sup> FREE	\$5.95 (on item fee of \$.35 for each check in excess of 35 per month applies)	\$5.95 (on item fee of \$.35 for each check in excess of 35 per month applies)	—	—	—
Imaged Check Statements	✓	✓	✓	✓	✓	✓	—
Monthly Activity Fees	\$0.40 per item over 200*	\$0.40 per item over 200*	Per item fees <sup>a</sup>	Per item fees	6 Debits Per Statement Cycle, \$15 each additional debit transaction**	6 Debits Per Statement Cycle, \$15 each additional debit transaction**	3 Debits Per Month, \$2 each additional debit transaction**

<sup>a</sup> Per item fees may be charged but can be offset by an earnings credit. <sup>b</sup> \$0.50 per Bill Pay transaction after 10. <sup>c</sup> Avoid the service charge by maintaining the minimum required balance.

\*\*ATM withdrawals are included as a transaction.

- We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. Interest will be compounded and credited to the account monthly. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. If you close your account before the interest is credited, you will receive the accrued interest. For the deposit of non-cash items, interest begins to accrue no later than the business day we receive credit for the item.
- We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. Interest will be compounded daily and credited to the account quarterly. The interest rate and annual percentage rate may change. At our discretion, we may change the interest rate on the account. If you close your account before the interest is credited, you will not receive the accrued interest. For the deposit of non-cash items, interest begins to accrue no later than the business day we receive credit for the item.
- Interest rate tiers apply to this account: Tier 1: \$0 - \$5,000 Tier 2: \$5,000.01 - \$250,000 Tier 3: \$250,000.01 - \$1,000,000 Tier 4: \$1,000,000.01 and over.
- Interest rate tiers apply to this account: Tier 1: \$0 - \$9,999.99 Tier 2: \$10,000 - \$24,999.99 Tier 3: \$25,000 - \$49,999.99 Tier 4: \$50,000 - \$99,999.99 Tier 5: \$100,000 - \$249,999.99 Tier 6: \$250,000 - \$999,999.99 Tier 7: \$1,000,000 and over.



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