

BUSINESS PRODUCTS AT A GLANCE



Type of Accounts	Principal	Priority	Priority Up Grade (Unlimited On-Line 24)	Priority Plus (Interest Bearing)	Priority Plus Upgrade (Interest Bearing & Unlimited On-Line 24)	Professional	Professional Up-Grade (Unlimited On-Line 24)	Premier	Premier Up Grade (Unlimited On-Line 24)
	Non-profit	Deposit Accounts for Sole Proprietorship		Sole Proprietorship and Non-profit w/limited transactions		Corporations, LLC's, Partnerships		Larger corporations high volume account analysis	
Minimum Balance Requirement	None	\$300 Average Monthly	\$500 Average Monthly	\$500 Average Monthly	\$1500 Average Monthly	\$1000 Average Monthly	\$2000 Average Monthly	N/A Account Analysis	N/A Account Analysis
Monthly Maintenance Fee	None	\$5 (If balance falls below minimum requirement)	\$10 (If falls below minimum requirement)	\$8 (If balance falls below minimum requirement)	\$13 (If balance falls below minimum requirement)	\$10 (If balance falls below minimum requirement)	\$15 (If balance falls below minimum requirement)	\$15 Flat Fee	\$20 Flat Fee
Per check Charge	None	None	None	50 free Checks/Month Then \$0.20 per item	50 free Checks/Month Then \$0.20 per item	250 Combo Debits/Credits Then \$0.20 per item	250 Combo Debits/Credits Then \$0.20 per item	\$0.15 per Debits/Checks	\$0.15 per Debits/Checks
Per Deposit Item Charge	None	None	None	100 Free/Month \$0.10 per item Note - all items drawn on NWSB @ no charge	100 Free/Month \$0.10 per item Note - all items drawn on NWSB @ no charge	250 Combo Debits/Credits Then \$0.20 per item Note- all items drawn on NWSB deposited @ no charge	250 Combo Debits/Credits Then \$0.20 per item Note- all items drawn on NWSB deposited @ no charge	100 Free Then \$0.15 per item Note all items drawn on NWSB @ no charge	100 Free Then \$0.15 per item Note all items drawn on NWSB @ no charge
Earnings Credit	None	None	None	None	None	None	None	Based on 91 day T-Bill Rate	

Business Services:

Business Money Market Accounts: Higher balances earn higher rates in our tiered Money Market Accounts while providing you with easy access to funds

Business Savings: Keep your funds accessible with the flexibility of our business savings account while earning a competitive interest rate

Direct Deposit: Great employee benefit and an easy way to reduce costs, increase productivity and streamline payment processes

Zero Balance: Allows businesses to concentrate their funds, making them ready for investment and eliminating idle balances in multiple disbursement accounts

Visa® Business Credit Cards & Debit Cards: The power of Visa® the support of New Windsor State Bank

Merchant Credit Card Services: Card based payment processing simplifies your options and maximizes your value as a business owner

Lock Box Services: Streamline and expedite your receivable collections

Cash Management using NWSB On-Line 24: View accounts, initiate wire transfers, transfer funds between accounts, make loan payments, review & print statements, view list of checks paid, stop payments, access convenient financial calculators and much more

Business Loans: Working Capital, Commercial Real Estate, Expansion, Lines of Credit, Equipment, and Small Business Administration

Other Services:

Windsor Investments: Key Man Life Insurance, Retirement Planning, Financial Planning (Not FDIC Insured)

PRIMEVEST Financial Services, Inc. is an independent, registered broker/dealer. Member FINRA/SPIC. Securities and insurance products offered by PRIMEVEST:

**Not FDIC insured *May go down in value *Not financial institution guaranteed *Not a deposit *Not insured by any federal government agency*

Sweep Account: Your funds are automatically invested overnight and earn variable rates of interest

Funds that are invested in U.S. Securities under the Banks Sweep Agreement are not a deposit and are not insured by the FDIC