

It's our business to help your business *grow*

At *Community Bank & Trust*, we've made it our priority to provide a level of service unmatched by any financial institution - large or small.

We've built a team of the best financial professionals in the area, all of whom are working to understand your business and your goals for growth. Whether you need an aggressive lending plan or help managing your cash flow, we'll tailor our products to fit your specific needs.

With a tremendous variety of financial products, unequaled quality service, and local roots - you're gaining a one-stop financial resource.

Our Services include, but are not limited to:

Cash Management

- Online Banking
- ACH Services
- Wire Transfers
- Bill Payment
- Lockbox
- Positive Pay
- Remote Deposit Capture
- Sweep Services

Corporate Credit Cards

Merchant Processing

Commercial Lending

- Term Loans
- Lines of Credit
- Commercial Real Estate
- SBA Guaranteed Loans
- Commercial Leasing

MEMBER FDIC

Wealth Management

- Investment Banking Services
- Trust Services

422 Commercial Street
Waterloo, IA 50701
319.291.2000

11 Tower Park Drive
Waterloo, IA 50701
319.235.6709

312 W. 1st Street
Cedar Falls, IA 50613
319.273.8917



COMMUNITY
BANK & TRUST
A Division of Cedar Rapids Bank & Trust


People you can bank on.®

Business Solutions



COMMUNITY
BANK & TRUST
A Division of Cedar Rapids Bank & Trust

**BUSINESS CHECKING AND
SAVINGS ACCOUNT PRODUCTS**

Member FDIC |  Equal Housing Lender



People you can bank on.®

Business Solutions

WWW.COMMUNITYBT.BANK | MEMBER FDIC

CHECKING	COMMUNITY BUSINESS ESSENTIALS	COMMUNITY BUSINESS PREFERRED	COMMUNITY BUSINESS ANALYSIS
Minimum Opening Deposit	\$100	\$100	\$100
Interest Earnings	Not Applicable	Variable*	Not Applicable
Earnings Credit Index	Not Applicable	Not Applicable	Variable
Minimum Balance Requirement	None	\$10,000 Average Daily Balance	None
Monthly Maintenance	None	None	\$15
Monthly Service Charge (if below minimum)	None	\$30	Not Applicable
Checks Written and Other Debits	125 Free Per Statement Over 125, \$.25 each	300 Free Per Statement Over 300, \$.20 each	\$.229 Per Item
On-Going Overdraft	\$5.00 Charged On The 3rd Business Day	\$5.00 Charged On The 3rd Business Day	\$5.00 Charged On The 3rd Business Day
Deposits and Other Credits	No Charge	No Charge	\$.497
Items Deposited	Included in "Checks Written and Other Debits" See Above.	300 Free Per Statement Over 300, \$.20 each	See Below
On Us	Not Applicable	Not Applicable	\$0.109
Iowa Items	Not Applicable	Not Applicable	\$0.117
All Others	Not Applicable	Not Applicable	\$0.149
Reserve Requirement	Not Applicable	Not Applicable	Not Applicable
Negative Collected Balance Charge	Not Applicable	Not Applicable	Prime + 4%
Check Images	Free	Free	Free
Premium Assessment	Not Applicable	Not Applicable	Current Rate
Business Visa® Check Card	Free	Free	Free
Business Online Banking	Free	Free	\$30
Online Statements	Free**	Free	Free
24-Hour Phone Banking	Free	Free	Free

SAVINGS	COMMUNITY BUSINESS SAVINGS	COMMUNITY BUSINESS MONEY MARKET
Minimum Opening Deposit	\$100	\$1,000
Minimum Balance Requirement	\$200 Average Daily Balance	\$1,000 Average Daily Balance
Monthly Maintenance Charge (if below minimum)	\$2	\$5
Items Deposited	50 Free Per Statement; Over 50, \$.10 Per Item	50 Free Per Statement; Over 50, \$.10 Per Item
Interest	Variable	Variable; Premium Rates Paid On Higher Balances
Interest Calculated	Simple	Simple
Interest Paid	Quarterly	Monthly

* Refer to CBT rate sheet for more information on rates and annual percentage yields.

** Required with account.

All fees will be subject to state and local sales tax.

11.04.19