

# BUSINESS BANKING

## Jumbo Money Market and Business Savings

The savings products offered by State Bank of Texas give you the flexibility to set money aside for future purposes or a rainy day—then access those funds as needed. With unlimited deposits, these accounts can help you accumulate funds as often as needed, with transfers available online, by phone, or through mobile banking.

	Jumbo Money Market	Savings
Minimum deposit to open	\$100,000	\$100
Minimum daily balance required to earn interest	\$100,000	Interest paid on all balances
Monthly service charge	\$20	\$7
How to avoid monthly service charge	Maintain average daily balance of \$25,000+	Maintain average daily balance of \$200+
Withdrawal limits	Six (6) pre-authorized transactions allowed per statement cycle.* A fee of \$25 fee will be applied for each additional debit.	Six (6) pre-authorized transactions or withdrawals allowed per statement cycle.* A fee of \$1 will applied for each additional debit.

\*A statement cycle is considered a period of four (4) weeks.

## Business Checking

Whether you need a basic checking account for limited transactions or a robust account with analysis, State Bank of Texas has the perfect account for your business.

	Business Money Market	Business NOW Checking	Business Checking	Basic Business Checking
Minimum deposit to open	\$100,000	\$500	\$500	\$500
Minimum daily balance required to earn interest	\$100,000	Interest paid on all balances	N/A	N/A
Monthly maintenance fee	\$20	\$10	\$15; varies based on account analysis	\$15
How to avoid monthly maintenance fee	Maintain average daily balance of \$25,000+	Maintain average daily balance of \$1,500+	Account earns credit based on average collected balance, which may offset the fee	Maintain average daily balance of \$5,000+. First 150 transaction items are free. \$0.25 per item in excess of 150.
Withdrawal limits	Six (6) pre-authorized transactions allowed per statement cycle. A fee of \$25 will be applied for each additional debit.	N/A	N/A	