

HOME BANK BUSINESS ACCOUNTS
Effective 5/20/2020

SIMPLY FREE BUSINESS CHECKING

A simple non-interest bearing business checking account designed for businesses that generate 1000 or fewer monthly items (including checks paid, checks deposited, ACH debits, and ACH credits), including sole proprietorship and not-for-profit organizations that do not always keep more than \$1500 in their accounts.

Minimum balance to open account: To open the account a \$50.00 opening balance is required.

*First \$10,000 in cash (coin/currency) deposits free each month.

BUSINESS INTEREST CHECKING

An interest bearing business checking account for sole proprietorships and not-for-profit organizations that always maintain more than \$1500 in their account and generate fewer than 1,000 items per month (including checks paid, checks deposited, ACH debits, and ACH credits).

Variable Rate: The interest rate for your account is 0.04% with an annual percentage yield of 0.04%. Your interest rate and annual percentage yield may change.

Determination of Rate: We may change the interest rate on your account at any time.

Minimum balance to open account: To open the account a \$50.00 opening balance is required.

Minimum balance to avoid service fee: Only a \$6.00 month service fee when balance falls below \$1500.

*First \$10,000 in cash (coin/currency) deposits free each month.

COMMERCIAL CHECKING

A checking account designed for businesses that generate considerably more than 1,000 items per month (including checks paid, checks deposited, ACH debits, and ACH credits).

Minimum balance to open account: To open the account a \$50.00 opening balance is required.

Service Fee: Only a \$15.00 monthly service charge. Items are charged on per-item basis (all items) \$0.15per item. Cash (coin/currency) deposits only \$0.50 per \$1,000.

Earnings Credit: Activity fees may be offset by earnings credit allowance paid on the average investable balance (see rate sheet for earnings credit rate).

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SIMPLE REWARDS BUSINESS MONEY MARKET

Variable Rate: The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change. As of the date printed above, these tiers and applicable rates are as follows:

Daily balance less than \$9,999.99 0.10%	Annual percentage yield with a simple rate of 0.10% on the entire balance
Daily balance from \$10,000.00 to \$99,999.99 0.15%	Annual percentage yield with a simple rate of 0.15% on the entire balance
Daily balance over \$100,000.00 to \$249,999.99 0.20%	Annual percentage yield with a simple rate of 0.20% on the entire balance
Daily balance over \$250,000.00 0.25%	Annual percentage yield with a simple rate of 0.25% on the entire balance

Accountholder is eligible to receive a 0.50% thank you bonus if you maintain a valid Home Bank business checking account with 15 debit card transactions (PIN or signature excluding ATM withdrawals) per statement cycle. *

*Purpose and Use Expectations: This account is intended to be the accountholder's primary checking account in which day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and cleared (settled). Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a month statement cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's thank you bonus and could possibly not be considered to count towards earning the thank you bonus.

Determination of Rate: At our discretion, we may change the interest rate on your account at any time.

Minimum Balance Requirements: To open the account a \$50.00 opening balance is required. These must constitute funds not currently on deposit at Home Bank.

Minimum balance to avoid imposition of fees: There is no service fee for this account regardless of your balance.
*Early close out fee of \$15.00 will apply if the account is closed within 90 days of opening

Compounding and Crediting: Interest will be compounded and credited to your account monthly. If you close your account before interest is credited, you will receive the accrued interest. If the account is closed, you will forfeit any rewards that have not been credited to your account.

Balance Computation Method: We use the daily method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on non-cash deposits: Interest begins to accrue on the business day you deposit non-cash items-for example, checks.

Transaction Limits: Transfers from a Simple Rewards Business Money Market Account to another account or to third parties by preauthorized, automatic, telephone, or computer transfers are limited to six (6) per monthly statement cycle.

Dormant Account: A dormant fee will be imposed monthly if there is no account activity for a period of twenty-four (24) months or greater.

Additional Account Fees: Please refer to the current Home Bank Fee Schedule for other related fees that could apply.

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SIMPLY FREE BUSINESS SAVINGS

Variable Rate: The interest rate for your account is 0.15% with an annual percentage yield of 0.15%. Your interest rate and annual percentage yield may change.

Determination of Rate: We may change the interest rate on your account at any time.

Minimum balance requirements: To open the account a \$10.00 opening balance is required.

Minimum balance to avoid imposition of fees: This account will not be assessed monthly service fees.

*Early closeout fee of \$15.00 if closed within 90 days of opening

To obtain annual percentage yield disclosed: You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Compounding and Crediting: Interest will be compounded and credited to your account monthly. If you close your account before interest is credited, you will receive the accrued interest.

Balance Computation Method: We use the daily balance method to calculate the interest on your account. This applies a daily periodic rate to the principal in the account each day.

Accrual of interest on non-cash deposits: Interest begins to accrue on the business day you deposit non-cash items – for example, checks.

Transaction Limits: Transfers from a Simply Free Business Savings account to another account or to third parties by preauthorized, automatic, telephone, or compute transfers are limited to six (6) per monthly statement cycle.

Dormant Account: A dormant fee will be imposed monthly if there is no account activity for a period of twenty-four (24) months or greater.

Additional Account Fees: Please refer to the current Home Bank Fee Schedule for other related fees that could apply.