MidCountry Bank®

Business Checking Solutions

Reap the Rewards of Smart Banking

Efficient account management allows you to focus on the needs of your business and your customers, and rewards you for being a loyal MidCountry Bank customer.

	Business Value Checking	Business Flex Checking	Business Analysis Checking
Overview	Ideal for businesses with modest transaction activity. A low cost account with all the essential services.	Designed for growing businesses with expanding needs. Accommodates fluctuating activity levels with a focus on efficiency.	Best suited for higher volume accounts and businesses looking for a fuller suite of cash management services.
Interest Option		Available	
Service Charge	None	No service charge if a $2,500 average collected balance is maintained. $12 monthly service charge if the minimum balance is not maintained.	$16 monthly service charge is assessed, subject to earnings credit allowance.
Transaction Fees	100 items* per statement cycle at no cost; $.40 each over 100.	250 items* per statement cycle at no cost if an average collected balance of $2,500 is maintained. **Or** - 500 items* per statement cycle if an average collected balance of $5,000 is maintained. $.40 each over the allowances noted above.	Earnings Credit is used to offset transaction costs each statement cycle. **Usage Fees Include:** $.30 per deposit $.10 each deposit item $.16 per check written $.12 each ACH debit or credit item received.
Business Debit Card	Free nationwide access to MoneyPass® ATM Network. Make purchases anywhere Mastercard® is accepted.	Free nationwide access to MoneyPass® ATM Network. Make purchases anywhere Mastercard® is accepted.	Free nationwide access to MoneyPass® ATM Network. Make purchases anywhere Mastercard® is accepted.
Check Orders	Enjoy a 50% discount on your first check order with a new checking relationship.	Enjoy a 50% discount on your first check order with a new checking relationship.	Enjoy a 50% discount on your first check order with a new checking relationship.
Business Online Banking	Complimentary basic service when you enroll your account for eStatements.	Complimentary basic service when you enroll your account for eStatements.	Complimentary basic service when you enroll your account for eStatements.
Business Mobile Banking	Available to Online Banking users.	Available to Online Banking users.	Available to Online Banking users.
Business Ready Reserve**		First year annual fee waived.***	First year annual fee waived.***
Business Loans**		Loan origination fees waived (up to $100) during the first year of the business relationship.	Loan origination fees waived (up to $100) during the first year of the business relationship.
Money Market Preferred Rate			Qualify for one year of preferred rates on balances over $25,000 when you open a Money Market for your business.

*Items include a deposit, each check deposited, each check written, ACH debits and ACH credits.
**Subject to credit approval and underwriting standards. Benefit applies to business purpose loans only.
***Subsequent renewal fee is $25 annually.