

# Savings Accounts

## Business Savings

For businesses that want to put their money to work earning interest.

- No monthly balance fee if minimum balance is maintained
- Competitive interest rate
- 3 withdrawals per month at no charge

## Business Money Market

An accessible business investment account with a higher rate of return.

- Competitive, tiered interest rate
- Convenient check access (transactions are limited)
- No monthly balance fee if minimum balance is maintained

## Certificates of Deposit

A specified-term account for businesses willing to trade liquidity for a higher rate of return.

- High-yield, fixed interest rate
- Multiple term options
- Penalty for early withdrawal

## Retirement Savings Accounts\*

A spectrum of accounts available to business owners who want to save for their own retirement or offer a retirement benefit to attract and retain valued employees.

- Traditional and Roth IRAs
- SEP – Simplified Employee Pension Plan
- Education and Health Savings Accounts with tax advantages

## Individual Retirement Accounts (IRAs)\*

Employ tax-advantaged savings with either Traditional or Roth IRAs.

- Tax benefits
- Automated distributions
- FDIC-insured\*\*

\*For eligibility requirements and tax benefits consult your tax advisor.

\*\*Subject to maximum allowable limits.

### ARVADA

12501 W. 52nd Ave.  
Arvada, CO 80002  
303-365-8060

### AURORA – MISSISSIPPI

13731 E. Mississippi Ave.  
Aurora, CO 80012  
303-365-4000

### CENTENNIAL

10637 E. Briarwood Cir.  
Centennial, CO 80112  
303-365-3850

### CHERRY CREEK

44 Cook St. • Ste. 110  
Denver, CO 80206  
303-365-3870

### DENVER TECH CENTER

8101 E. Belleview Ave.  
Denver, CO 80237  
303-365-4080

### DOWNTOWN

1800 Larimer St. • Ste. 100  
Denver, CO 80202  
303-365-3800

### EAST COLFAX

10660 E. Colfax Ave.  
Aurora, CO 80010  
303-365-3640

### HAMPDEN & MONACO

6500 E. Hampden Ave.  
Denver, CO 80224  
303-365-3773

### LAKEWOOD

3290 S. Wadsworth Blvd.  
Lakewood, CO 80227  
303-365-8040

### LOWRY

200 Quebec St. • Ste. 101  
Denver, CO 80230  
303-365-3830

### METRO NORTH

11990 Grant St.  
Northglenn, CO 80233  
303-365-8840

### PEORIA & I-70

12075 E. 45th Ave.  
Denver, CO 80239  
303-365-8000

### SOUTH SANTA FE

1490 S. Santa Fe Dr.  
Denver, CO 80223  
303-365-3720

303-365-3600  
[citywidebanks.com](http://citywidebanks.com)

# B U S I N E S S CHECKING & SAVINGS S E R V I C E S



Your business deserves sophisticated money management tools to save you time and money.

Choose from our broad range of deposit-account options for the one that is just right for your business. And look to our extensive line of cash management services to help you manage your business banking with ease.

## Checking Accounts

### Business Economy Checking

For small to midsize businesses that anticipate low account activity and prefer a low, predictable fee without having to worry about maintaining a specific balance.

- Affordable, fixed monthly fee – no minimum balance required
- A generous number of debit, credit, and deposited items at no charge
- Free Online Banking Bill Pay and a Debit Card with no annual fee.

### Business Checking

FREE checking for businesses with moderate transaction levels and the ability to maintain a specified balance in order to avoid account fees.

- Allows a higher level of activity at no charge
- Check images are returned with each statement
- Free Online Banking Bill Pay and a Debit Card with no annual fee

### Cash Management Checking

A checking account for businesses with higher activity levels, more sophisticated money-management needs, and the desire to maintain balances to offset fees.

- Earnings Credit (ECR) applied to monthly balance to help offset fees
- Multiple accounts can be combined for ECR offset
- Access to a spectrum of time-saving cash management tools

### Business Interest Checking

An interest-bearing business checking account for qualified non-profits and sole proprietors.

- Competitive rate of return and unlimited withdrawals
- Low monthly and activity fees
- Interest earned on daily collected balance



# Business Checking and Savings Accounts

# Business Account Services

ACCOUNT TERMS & CONDITIONS <sup>1</sup>	BUSINESS ECONOMY CHECKING	BUSINESS CHECKING	CASH MANAGEMENT CHECKING	BUSINESS INTEREST CHECKING <small>(available to certain non-profit organizations &amp; sole proprietors only)</small>	BUSINESS SAVINGS ACCOUNT <sup>2</sup>	BUSINESS MONEY MARKET <sup>2</sup>	HEALTH SAVINGS ACCOUNT <small>(for employers who offer an HDHP insurance plan)</small>
Monthly Service Fee	\$10.00 monthly service fee.	No monthly balance service fee with a minimum \$25,000.00 average collected balance. Otherwise \$14.00.	\$15.00 monthly service fee. <small>(Fees may be offset by ECR)</small>	\$10.00 monthly service fee.	\$4.00 monthly balance service fee if daily balance falls below \$500.00.	\$12.00 monthly balance service fee if daily balance falls below \$3,000.00.	\$3.00 monthly balance service fee if minimum daily balance falls below \$1,000.00.
Transaction Limitations and Fees	Limited to 60 combined debit/credit/deposited items at no charge. \$.30 per item thereafter.	200 debit/credit/deposited items <b>FREE</b> with \$25,000.00 balance. Otherwise, \$.16 per debit/deposited item and \$.25 per credit. Excess item fee of \$.15 applies to combined items over 200.	\$.16 per debit/deposited item. \$.25 per credit. <small>(Fees may be offset by ECR)</small>	\$.16 per debit/deposited item. \$.25 per credit.	Limited to 3 withdrawals per month at no charge. \$3.00 per withdrawal thereafter.	Limited to 6 withdrawals per month at no charge. \$10.00 per withdrawal thereafter. <sup>2</sup>	None
Check Images	Available <b>FREE</b> via OnLineOption.	Included with monthly statement.	Included with monthly statement.	Included with monthly statement.	Not applicable	Available via OnLineOption.	Available via OnLineOption.
Interest and Other Features	No interest earned.	No interest earned.	No interest earned. Earnings Credit can offset monthly service fee, per item charges and some Cash Management service fees. See banker for earnings credit rate.	Interest earned on daily collected balance, compounded and credited monthly. <sup>3</sup>	Interest earned on daily collected balance over \$1,000.00, compounded and credited quarterly. <sup>3</sup>	Tiered rate of interest earned on daily collected balance over \$1,000.00, compounded and credited monthly. <sup>3</sup>	Variable tiered rate applied to daily balance, compounded and credited monthly. <sup>3</sup> No interest paid on daily balances below \$100.00.
Debit Card	Up to six <b>FREE</b> business Debit Cards available per account. Transactions are free at CWB ATMs. Transactions at non-CWB ATM \$1.50. <sup>4</sup>				Not available	Not available	<b>FREE</b> personal Debit Card.

## Cash Management Solutions

Cash Management services can provide the technology and tools to precisely control funds, collect and move payments across accounts, and maximize the earnings power of excess cash. Use the latest information to make more informed decisions. Combine multiple accounts to help offset service fees via an earnings credit on your balance.

Call 303-365-4043.

## OnlineOption™ Internet Banking

View account status and transfer funds between accounts right from your computer. Minimize paperwork by viewing 18 months of check images and deposit items at no charge. OnlineOption is a fast, easy, and **FREE** way to manage your accounts 24/7.

Call 303-365-3650.

## Online Bill Pay

Streamline your bill-paying process. Set up an unlimited number of payees for convenient one-time or automatically recurring payments. Say goodbye to writing all those manual checks. **FREE for business accounts!**

## Commercial Ready Resource

Overdraft protection for commercial checking accounts is available via the Citywide Banks *Commercial Ready Resource* service. Ask your banker for more information and an application for this convenient way to avoid NSF fees and the hassle of returned checks. Conditions and fees apply.

## Commercial Debit Card

No more petty cash! With a commercial Debit Card you and your employees can pay for purchases and get cash anywhere Visa® is accepted. Up to six cards with varied limits available per account at no charge. No annual fee and transactions are free at any Citywide Banks ATM.<sup>4</sup>

<sup>1</sup>All account openings are subject to eligibility and verification of identity. To assess fees, account balance is determined using the average daily balance method. Fees are based on the balance for the current statement cycle. (Savings account fees are based on the balance for the calendar month). The minimum deposit required to open an account is \$250.00 for all accounts except Business Money Market which requires an initial deposit of \$1,000.00.

<sup>2</sup>Limited to six transfers and withdrawals, or combination of such, per statement cycle to another account of the depositor at the same institution or to a third party by means of a preauthorized or automatic transfer, or telephonic agreement, order or instruction or by check, draft, debit card or similar order payable to third parties. (Savings account limits are per calendar month.) If you exceed the allowable transaction limitations, the Bank will be required by law to close your account or change your account to a non-interest bearing or other type of account that you are eligible to maintain.

<sup>3</sup>Variable rate is subject to change weekly. See banker for current interest rates.

<sup>4</sup>Transactions at non-Citywide Banks ATMs may also incur a network or operator fee.

