

ESSENTIAL INFORMATION

MBank Business Checking

Use this information to help you find the best checking account for your business needs. Still have questions? Contact your MBank business advisor, or feel free to give us a call at 503.661.8688.



Business Checking Accounts

Express Checking

A checking account that requires minimal management.

WHAT'S INCLUDED	Write up to 25 checks; deposit up to 50 checks; deposit up to \$5,000 in cash
ONLINE ACCESS	Free online access and Bill Pay ¹
ACCOUNT BENEFITS	Access to more than 10,000 surcharge-free ATMs; free Visa Business Check Card ¹ ; free telebanking, fax, and notary services
MONTHLY FEE	\$5 charge waived with a \$500 monthly minimum or \$1,000 average balance, or waived with MBank card processing service ¹
ACTIVITY CHARGE	\$0.20 per item after transaction limit is reached; other fees apply ²

Express Checking with Interest³

A checking account for the owner who does everything.

WHAT'S INCLUDED	Write up to 50 checks; deposit up to 75 checks; deposit up to \$10,000 in cash
ONLINE ACCESS	Free online access and Bill Pay ¹
ACCOUNT BENEFITS	Access to more than 10,000 surcharge-free ATMs; free Visa Business Check Card ¹ ; free telebanking, fax, and notary services
MONTHLY FEE	\$15 charge waived with a \$3,000 monthly minimum or \$5,000 average balance, or waived with MBank card processing service ¹
ACTIVITY CHARGE	\$0.20 per item after transaction limit is reached; other fees apply ²

Essential Checking

Suitable for multiple transactions and long-term growth.

WHAT'S INCLUDED	Write up to 100 checks; deposit up to 200 checks; deposit up to \$10,000 in cash
ONLINE ACCESS	Free online access and Bill Pay ¹
ACCOUNT BENEFITS	Access to more than 10,000 surcharge-free ATMs; free Visa Business Check Card ¹ ; free telebanking, fax, and notary services
MONTHLY FEE	\$15 charge waived with a \$5,000 monthly minimum or \$8,000 average balance
ACTIVITY CHARGE	\$0.15 per item after transaction limit is reached; other fees apply ²

Essential Management Checking

An account that can leverage assets to offset activity charges.

WHAT'S INCLUDED	Unlimited check writing and deposits
ONLINE ACCESS	Free online access and Bill Pay ¹
ACCOUNT BENEFITS	Access to more than 10,000 surcharge-free ATMs; free Visa Business Check Card ¹ ; free telebanking, fax, and notary services
MONTHLY FEE	\$10 service fee/activity charges offset with Earnings Credit ² (excess credits accrue)
ACTIVITY CHARGE	Charges based on usage and collected balance

High-Yield Non-Profit Checking⁴

A checking account for community-minded organizations.

WHAT'S INCLUDED	Unlimited check writing and deposits
ONLINE ACCESS	Free online access and Bill Pay ¹
ACCOUNT BENEFITS	Access to more than 10,000 surcharge-free ATMs; free Visa Business Check Card ¹ ; free telebanking, fax, and notary services
MONTHLY FEE	\$10 charge offset with Earnings Credit ² (excess credits paid as interest)
ACTIVITY CHARGE	Charges based on usage and collected balance

1. Subject to approval.

2. For a full disclosure of fees, refer to account agreement.

3. Essential Checking with Interest ownership is limited to sole proprietorships and qualified non-profit organizations.

4. High-Yield Non-Profit Checking ownership is limited to qualified non-profit organizations.