

mBank Business Savings Plans

	CDs	Premium Money Market
Minimum to open	\$250	\$1000
Service fee	Subject to early withdrawal penalties	Free if balance is greater than \$1000, otherwise \$5/mo.
Interest bearing	Fixed rate, paid monthly, accrued daily ²	Tiered rates, paid monthly, accrued daily ¹
Max. debits/mo.	n/a	6/mo., 3 with third party checks
Free Internet & phone banking	Yes	Yes
Check Access	No	Yes
Free Business Debit Card	n/a	Yes

¹Fees could reduce earnings. ²Determined by selected maturity. Rates subject to change without notice. Please see your mBank account representatives for current rates and terms.



mBank Business Checking & Savings Plans

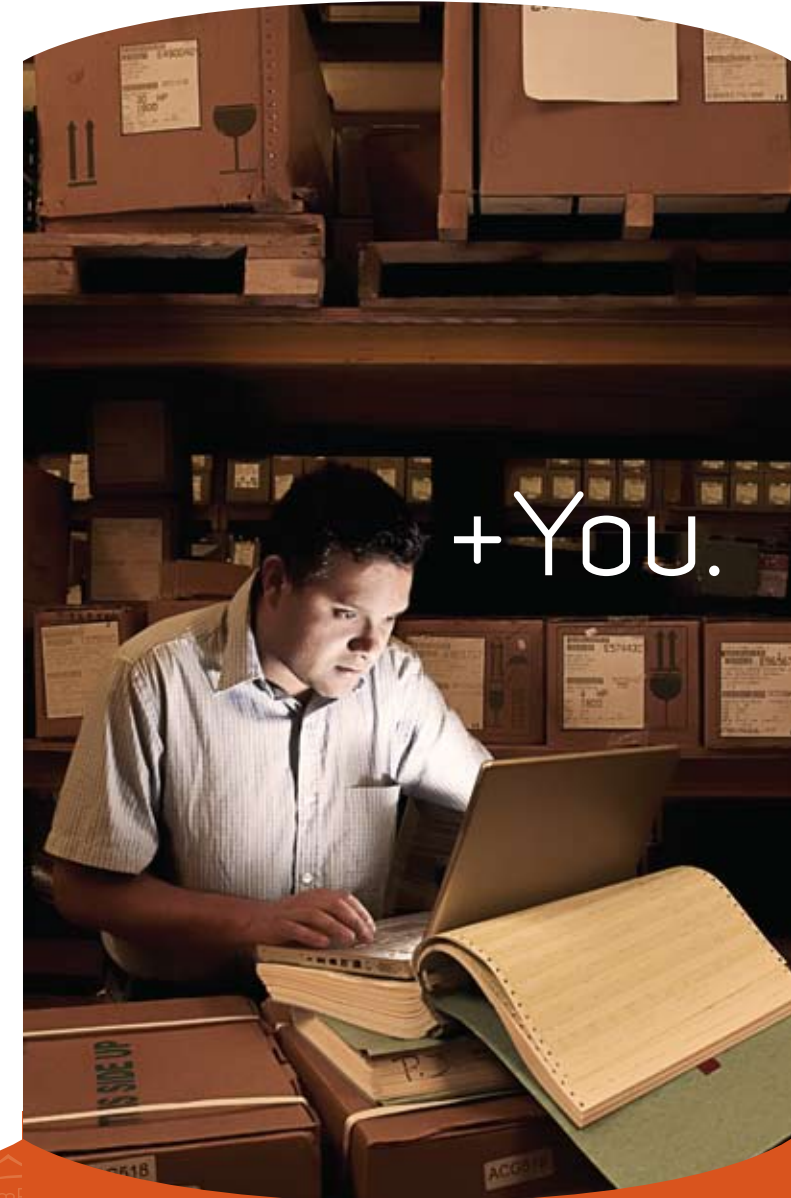
Welcome to smarter business. Welcome to better service. Welcome to mBank. The bank that understands that although the needs of individual business owners may change, their common goal of success never does. Which is why at mBank, we strive to deliver the best business banking solutions available. Products that not only improve how you do business, they improve your business itself.



At mBank, we believe in working both harder and smarter. In being professional as well as personable. In maintaining

our independent spirit while strengthening our ties to our community. Most importantly, we believe in offering exceptional banking products and services delivered by friendly, experienced people. Which, considering many of them are your friends and neighbors, should come as no surprise. To see how mBank can help make a real difference for you, visit or call any of our branches below.

- Birmingham 248.290.5900
- Escanaba 906.233.9443
- Gaylord 989.732.3750
- Kaleva 231.362.3223
- Manistique 906.341.8401
- Marquette | McClellan Ave. 906.226.5000
- Marquette | Presque Isle 906.228.7400
- Newberry 906.293.5165
- Ontonagon 906.884.4114
- Sault Ste. Marie 906.635.3992
- South Range 906.482.1170
- Stephenson 906.753.2225
- Traverse City 231.929.5600



bankmBank.com

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Business Checking & Savings Plans

Now, your money will work as hard as you do.



While every company may work a little differently, all companies still need to run smoothly. We know there's unpredictability and uncertainty in business. That's why mBank offers a wide variety of business checking and savings programs designed to work the way you do: effectively and reliably.



The business advantages of mBank business checking.

All business owners know that the most important part of managing a business is cash flow. More specifically, regulating it. Regardless of your business, mBank can set you up with the right checking account for your size, account activity levels and associated services you require to succeed. Best of all, mBank is able to provide the solutions you need at minimal cost. Understanding that though your company makes money, it's not made of money.

Business savings accounts that mean business.

mBank Business Savings Accounts offer double the advantage. You are able to earn high rates of interest that increase with larger balances. Best of all, you're still able to access your funds anytime, should you have to.



In addition to several branch locations throughout Michigan, you can also find us online at bankmbank.com.

Business Checking Accounts

Free300(Small Business Checking)¹

Ideal for small businesses. Offers you plenty of services including eCorp Online Banking, phone banking, debit cards and the first 300 items free.

Analyzed Checking

Managed by a full-service commercial banker to serve large businesses with multiple relationships.

Simple Business Checking

The best checking solution for mid-sized businesses. Unlimited items for one, easy to manage flat fee. Fee based on average monthly balance.

Business NOW

Interest-earning and feature-rich for nonprofits and sole proprietorships.

Business Savings Accounts

Certificates of Deposits

An interest-earning³ savings choice that accrues daily, pays monthly and lets you choose the maturity that's right for you.

Premium Money Market²

Higher interest rates plus easy access to company funds to better manage liquidity needs.

	Free 300 Small Business Checking	Simple Business Checking	Business NOW
Minimum to open	\$100	\$100	\$1500
Service Fees	First 300 items free ¹	\$25 if the average monthly balance is between \$1 and \$24,999; \$15 from \$25,000 to \$99,999; free over \$100,000. No per item fees.	\$4/mo plus 10¢ per debit item (Free for non-profits)
Interest bearing	No	No	Tiered rates, paid monthly, accrued daily ²
Free Internet banking	Yes	Yes	Yes
Free phone banking	Yes	Yes	Yes
Free business debit card	Yes	Yes	Yes
Image Statements	\$3 per image	\$3 per image	\$3 per image
eStatements	Free	Free	Free

¹25¢ per item plus \$5 monthly fee when exceeding 300 items.

²Fees could reduce earnings.

³Rates subject to change without notice. Please see your mBank account representatives for current rates and terms.