

BUSINESS INTEREST CHECKING

Product Details:

Minimum deposit required to open account	\$100.00
Monthly Maintenance Fee <ul style="list-style-type: none"> • WAIVED with \$5,000.00 daily ending balance 	\$10.00
Transaction charges:	
First 200 transactions*	Free
<ul style="list-style-type: none"> ○ Charge after first 200 transactions *Transactions = Debits, credits, deposit tickets, deposited items, checks paid, electronic and paper.	.30 each
Monthly eStatement	Free
Paper Statement*	\$5.00 per statement

Interest Tiers

- \$0.00 to \$999.99
- \$1,000.00 to \$4,999.99
- \$5,000.00 to 24,999.99
- \$25,000.00 to \$49,999.99
- \$50,000.00 to \$99,999.99
- \$100,000.00 and above

The current rate sheet can be found at: <https://www.nicoletbank.com/grandfathered-deposit-rates>

Interest is compounded and credited to your account monthly. We use the daily balance method to calculate interest, which applies a daily periodic rate to the account balance each day. Interest is earned only on days when the account meets the minimum daily balance requirement. It does not accrue on any day the balance falls below that minimum. Interest begins to accrue no later than the business day we receive credit for non-cash deposits, such as checks.

Overdraft fees apply. Non-sufficient funds (“NSF”) items may be created by check, in person, or electronically. If the same item is presented multiple times, it may incur multiple NSF or overdraft fees.

Iowa state sales tax applicable to service fees for accounts maintained in Iowa.

This is a grandfathered account. This account type is no longer available.

6.1.2026

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Member FDIC/Equal Housing Lender