

## Business "Free Transaction" Checking Comparison:

|                                                                                                                                   | Monthly S/C | Combined Balance to Waive  | Per Check Paid                                                          | Per Deposit Made | Per Item Deposit | ACH & POS Separately Charged | Night Box                   | ATM or Debit Card FEE | Online Banking | Bill Payment | Count Cash                | E-STMT             |
|-----------------------------------------------------------------------------------------------------------------------------------|-------------|----------------------------|-------------------------------------------------------------------------|------------------|------------------|------------------------------|-----------------------------|-----------------------|----------------|--------------|---------------------------|--------------------|
| <br><small>Banking on a first name basis</small> | \$0.00      | N/A                        | First 500 waive, then \$0.15 each                                       |                  |                  | No                           | Free                        | Free                  | Free           | Free         | Free                      | Yes                |
| <b>Citizens Bank</b>                                                                                                              |             |                            |                                                                         |                  |                  |                              |                             |                       |                |              |                           |                    |
| Business Green Checking                                                                                                           | \$0.00      | N/A                        | First 200 waive, then \$0.50 each                                       |                  |                  | Yes                          | Charge for bags \$25        | Free                  | Free           | Free         | Free                      | Free               |
| Business Partners II Checking                                                                                                     | \$20.00     | \$25,000.00                | First 300 waive, then \$0.30 each                                       |                  |                  | Yes                          | Charge for bags \$25        | Free                  | Free           | Free         | Free                      | Free               |
| Business Partners III Checking                                                                                                    | \$50.00     | \$50,000.00                | First 500 waive, then \$0.30 each                                       |                  |                  | Yes                          | Charge for bags \$25        | Free                  | Free           | Free         | Free                      | Fax                |
| <b>Sovereign Bank</b>                                                                                                             |             |                            |                                                                         |                  |                  |                              |                             |                       |                |              |                           |                    |
| Free Business Checking                                                                                                            | \$0.00      | N/A                        | First 300 waive, then \$0.35 each                                       |                  |                  | Yes                          | Charge for bags varies      | Free                  | Free           | Free         | Free                      | Free               |
| Business Checking Plus                                                                                                            | \$40.00     | \$40,000.00                | First 750 waive, then \$0.30 each                                       |                  |                  | Yes                          | Charge for bags varies      | Free                  | Free           | Free         | Free                      | Free               |
| Commercial Cash Management Checking                                                                                               | \$16.00     | N/A                        | Charges vary                                                            |                  |                  | Yes                          | Charge for bags varies      | Free                  | Free           | Free         | >\$10,000 /0.10 per \$100 | Free               |
| <b>Bank Of America</b>                                                                                                            |             |                            |                                                                         |                  |                  |                              |                             |                       |                |              |                           |                    |
| Business Economy Checking                                                                                                         | \$13.00     | \$7,500.00                 | First 200 waive, then \$0.50 each                                       |                  |                  | Yes                          | Charge for bags varies      | Free                  | Free           | Free         | >\$5,000 /0.15 per \$100  | Free               |
| Business Advantage Checking                                                                                                       | \$25.00     | \$20,000.00                | First 400 waive, then \$0.50 each                                       |                  |                  | Yes                          | Charge for bags varies      | Free                  | Free           | Free         | >\$20,000 /0.15 per \$100 | Free               |
| <b>Century Bank</b>                                                                                                               |             |                            |                                                                         |                  |                  |                              |                             |                       |                |              |                           |                    |
| Business Free Checking                                                                                                            | \$12.00     | \$7,500.00                 | First 150 waive, then \$0.50 each                                       |                  |                  | Yes                          | Free                        | Free                  | Free           | Free         | Free                      | Yes & check images |
| Regular Business Checking                                                                                                         | \$12.00     | \$7,500.00                 | First 150 waive, then \$0.50 each                                       |                  |                  | Yes                          | Free                        | Free                  | Free           | Free         | Free                      | Yes & check images |
| Business Select Checking                                                                                                          | \$11.00     | \$10,000.00                | First 100 waive, then \$0.50 each                                       |                  |                  | No                           | Charge for bags varies      | Free                  | Free           | Free         | Free                      | Free               |
| <b>TD BankNorth</b>                                                                                                               |             |                            |                                                                         |                  |                  |                              |                             |                       |                |              |                           |                    |
| Free Business Checking                                                                                                            | \$0.00      | N/A                        | First 300 waive, then \$0.50 each                                       |                  |                  | Yes                          | \$4.00 per bag/\$15 if lost | Free                  | Free           | Free         | Free                      | Free               |
| Business Preferred Checking                                                                                                       | \$15.00     | \$10,000.00                | First 350 waive, then \$0.50 each                                       |                  |                  | Yes                          | \$4.00 per bag/\$15 if lost | Free                  | Free           | Free         | Free                      | Free               |
| <b>Eastern Bank</b>                                                                                                               |             |                            |                                                                         |                  |                  |                              |                             |                       |                |              |                           |                    |
| Free Business Checking                                                                                                            | \$0.00      | \$0.00                     | First 100 waive, then \$0.50 each                                       |                  |                  | No                           | Charge for bags \$25        | Free                  | Free           | Free         | Free                      | Free               |
| Business Select Checking Lev.1                                                                                                    | \$11.00     | \$10,000.00                | First 100 waive, then \$0.50 each                                       |                  |                  | No                           | Free                        | Free                  | Free           | Free         | >\$7,500 /0.10 per \$100  | Free               |
| Business Select Checking Lev. 2                                                                                                   | \$11.00     | \$20,000.00                | First 200 waive, then \$0.50 each                                       |                  |                  | No                           | Free                        | Free                  | Free           | Free         | >\$7,500 /0.10 per \$100  | Free               |
| <b>Wainwright</b>                                                                                                                 |             |                            |                                                                         |                  |                  |                              |                             |                       |                |              |                           |                    |
| Business Checking                                                                                                                 | \$12.00     | None                       | Charges vary                                                            |                  |                  | No                           | Free                        | Free                  | Free           | Free         | Free                      | Free               |
| Free Small Business Checking                                                                                                      | \$0.00      | N/A                        | First 325 waive, then \$0.50 each                                       |                  |                  | No                           | Free                        | Free                  | Free           | Free         | Free                      | Free               |
| Business Now Checking                                                                                                             | \$10.00     | \$1,000.00 (\$250 to open) | First 50 waive, then \$0.30 per check paid & \$0.25 per check deposited |                  |                  | No                           | Free                        | Free                  | Free           | Free         | Free                      | Free               |

**Survey date Sept 2007.** Competitive information was obtained directly from banks during the month of September 2007. Some banks allow minimum balance requirements to be met with alternative, linked or combined balances. Some banks may have introductory offers; comparisons are for ongoing costs. Some banks may include other services in their checking prices.