



Business Checking & Savings Accounts

We're your full-service community bank, providing friendly service and advice since 1874.

Our customers' financial needs are diverse, and we offer a variety of products and services to fit those needs. With electronic conveniences, a community focus, excellent service, and local decision-making, we work with you to find the best solutions for you. Our goal is to be your Trusted Financial Advisor.

Business Checking Accounts

	<i>WNB Classic</i>	<i>WNB Premium</i>
About the Account	For businesses with moderate account activity, this account provides exceptional service and value.	For companies with higher check volumes, greater account balances, and/or multiple accounts, this option offers unlimited account activity and comprehensive account information.
Balance Requirement	None	None
Services Charges	None	\$8
Activity Fees	<ul style="list-style-type: none"> No charge for the first 175 items* Items in excess of 175 are charged \$0.25 each. 	<ul style="list-style-type: none"> Earnings allowance to offset charges. Item charges:** <ul style="list-style-type: none"> \$0.14 per debit (checks, etc.) \$0.30 per credit (deposit tickets, etc.) \$0.02 per on-us item deposited \$0.08 per transit check deposited \$0.15 per ACH credit or debit
Features	<ul style="list-style-type: none"> Full-size or personal-size checks Month-end statements 	<ul style="list-style-type: none"> Designed for unlimited account activity Full-size business checks Month-end statements Optional combined fees for multiple accounts Optional account analysis statement
	*Items include checks written, deposit tickets, deposited items, and other debits and credits.	**See separate Commercial Services and Fees brochure for other applicable fees.

Business Savings Accounts

	<i>Statement Savings</i>	<i>Money Fund</i>
About the Account	The perfect account for the beginning saver. No service charges for the first three months on new accounts	The account that makes it easy to earn the best interest rate. Save more, earn more. Offers yields that are competitive with brokerage accounts.
Minimum to Open	\$10	\$1,000
Minimum Balance	\$50 average daily balance	\$1,000
Service Charges	No service charge for first three months. \$5 per quarter if average daily balance falls below \$50	\$10 per quarter if balance falls below \$1,000
Interest	Yes*** with \$10 minimum balance	Yes*** Tiered rate of interest paid
Additional Benefits	<ul style="list-style-type: none"> Nine free withdrawals per quarter, \$0.50 thereafter Free telephone transfers**** e-Statements 	<ul style="list-style-type: none"> Free in-person withdrawals Free telephone transfers**** e-Statements

***Please refer to our separate rate brochure.

****Federal law allows only six pre-authorized, automatic, check written, or telephone transfers per month.