

*At North Alabama Bank
we understand that
businesses are the
backbone of our community,
so we deliver sophisticated
business products and services with a
hometown attitude.*

*As a locally owned
community bank in Madison County,
we have the flexibility to meet
your business needs because
all of our decisions are made locally.*

*At North Alabama Bank
we get to know our business
customer personally, because that's what
"Hometown Business Banking" is all about.*

Terry West, President

Visit Our Convenient Locations

Main Office

*13914 Hwy 231-431 North
Hazel Green, AL 35750
256-828-9500*

Riverton Branch

*1590 Winchester Road
Huntsville, AL 35811
256-852-4123*

Providence Branch

*220 Providence Main
Huntsville, AL 35806
256-382-0150*

Ardmore Branch

*26772 Main Street
Ardmore, AL 35739
256-423-9100*

24 Hour Account Call

1-855-757-8307

www.northalabamabank.com



North Alabama Bank



Business Banking Products



Business Checking and Savings Accounts

Convenient Business Products & Services

Business Debit Card¹

An easy way to pay for your business purchases without writing a check. Our MasterCard® debit card can be used anywhere MasterCard® is accepted and best of all, it's free!

Business Online Banking²

An easy way to do banking from your home or business! Check your account balances, see recent transactions, and transfer money between accounts. Also, pay your bills without writing a check by enrolling in our bill pay service. Ask an account representative about even more ways to let online banking work for your business.

Business Loans³

A convenient way to grow your business! We offer a variety of small business and commercial loans to fit your business needs. Ask one of our experienced loan officers for details.

1. Transaction fees may apply at ATMs not operated by North Alabama Bank.
2. See an account representative for online banking fees.
3. Loans subject to credit approval.
4. Rates subject to change at bank's discretion. Ask CSR for current interest rates and corresponding annual percentage yields.
5. Effective 2/1/2020

Account Features	Small Business Checking	Commercial Checking	Sole Proprietor NOW	NonProfit NOW	Money Market Account	Savings Account
Minimum Opening Deposit	\$100	\$100	\$1,500	\$1,500	\$2,500	\$100
Daily Balance Requirement	\$0	\$0	\$1,500 Daily Balance to earn interest	\$1,500 Daily Balance to earn interest	\$2,500 Daily Balance to earn interest	\$50 Daily Balance to earn interest
Monthly Maintenance Fee	\$10 if balance falls below \$2,000 any day of the monthly statement cycle	Excess of account analysis fees over earnings credit for statement cycle	\$10 if balance falls below \$1,500 any day of the monthly statement cycle	\$10 if balance falls below \$1,500 any day of the monthly statement cycle	\$10 if balance falls below \$2,500 any day of the monthly statement cycle	\$0
Interest on Account	_____	_____	Compounded Monthly ⁴	Compounded Monthly ⁴	Compounded Monthly ⁴	Compounded Quarterly ⁴
Free MasterCard® Debit Card	YES	YES	YES	YES	_____	_____
Unlimited Check Writing Unlimited Transactions	No charge for the first 200 items each statement period; the \$0.25 for each additional item.	See account disclosure for per item fees and charges	YES	YES	No more than 6 withdrawals per statement cycle with no more than 3 by check, draft, or debit card	_____
Currency Withdrawal/Deposit ⁵	\$10,000 processed at no charge each statement period; then \$0.25 per \$100 for additional cash transactions	\$10,000 processed at no charge each statement period; then \$0.25 per \$100 for additional cash transactions	\$10,000 processed at no charge each statement period; then \$0.25 per \$100 for additional cash transactions	\$10,000 processed at no charge each statement period; then \$0.25 per \$100 for additional cash transactions	\$10,000 processed at no charge each statement period; then \$0.25 per \$100 for additional cash transactions	\$10,000 processed at no charge each statement period; then \$0.25 per \$100 for additional cash transactions
Online Banking ² with Bill-Pay	YES	YES	YES	YES	Inquiry Service Only	Inquiry Service Only
Free Notary Service	YES	YES	YES	YES	YES	YES
Additional Features & Requirements	_____	Excess of earnings credit over account analysis fees is not credited to account or carried over to next month	_____	_____	A transaction fee of \$5 will be charged for each withdrawal in excess of 6 during a monthly statement cycle	No more than 6 withdrawals per quarter

Ask a customer service representative for complete account terms and disclosures. Revised 1/2/2020.