

Business Checking Accounts

How's business? It's easier with the right financial tools. At VCB, we want to help your business run smoothly and profitably, so we've designed our checking accounts to complement the needs of different businesses.

View a complete list of our consistently high [Deposit Rates](#).

	Free Business Checking ¹	Small Business Checking ²	Business Interest Checking ³	Premier Interest Checking ³	Business Analysis Checking
Account Overview	A simple, cost-effective solution for small business owners with 500 FREE items monthly. Learn more.	Write up to 100 checks and deposit up to 200 checks monthly for FREE — this account is a great fit for start-ups or smaller businesses.	This interest-bearing account is ideal for sole proprietors and husband and wife partnerships; use an earnings credit to offset monthly maintenance fees.	Designed especially for non-profit groups, this market-leading account is also available to governments and municipalities. Learn more.	Higher-volume businesses with many transactions can use an earnings credit to offset monthly service and cash management fees.
Minimum Opening Deposit	\$5,000	\$100	\$100	\$100	\$100
Minimum Balance to Avoid Monthly Maintenance Fee	None	\$1,000	Varies based on account activity and earnings credit ⁴	Varies based on account activity and earnings credit ⁴	Varies based on account activity and earnings credit ⁴
Monthly Maintenance Fee if Account Falls Below Minimum Daily Balance	None	\$8	\$10 May be offset by earnings credit ⁴	None	\$10 May be offset by earnings credit ⁴
Balance Earns Interest			✓	✓	Daily investment sweep available ⁵
FREE Visa [®] Business Check Card with Visa Extras [®]	✓	✓	✓	✓	✓
FREE Analysis of Credit Card Processing	✓	✓	✓	✓	✓
FREE Remote Deposit Capture with VCB Credit Card Processing	✓	✓	✓	✓	✓
FREE Business Online Banking with FREE Bill Pay	✓	✓	✓	✓	✓
FREE eStatements	✓	✓	✓	✓	✓
Enhanced Online Services Available	✓	✓	✓	✓	✓
Overdraft Line of Credit (<i>subject to approval</i>)	✓	✓	✓	✓	✓
FREE Personal Checking Accounts for Company Employees	✓	✓	✓	✓	✓

FREE First Order of Checks (up to a \$150 value)	✓					
FREE Notary Service (customers only)	✓	✓	✓	✓	✓	✓
FREE Telebanking	✓	✓	✓	✓	✓	✓
Specialized Cash Management Services Available			✓	✓	✓	✓

Reorder your checks easily online.

For additional information about eStatements, please click on our [eStatements page](#).

Contact us today to experience a difference in your business banking. Call **(877) VCB-5015** or [use our locator](#) to find a conveniently located branch and to enjoy our outstanding customer service.

Or let us [contact you](#) to help develop a custom solution for your business.



¹. Free Business Checking. 500 Free items per month includes all checks, deposit tickets, checks deposited, and ACH transactions (\$0.25 per item in excess of 500). Overdraft line of credit is subject to approval. Free first order of checks up to a \$150.00 value.

². Small Business Checking. If the daily balance falls below \$1,000, a monthly maintenance fee of \$8 will apply. Transactions in excess of 100 checks written per month, 25 deposits made per month and/or 200 checks deposited per month will result in a charge of \$0.25 per item.

³. Business Interest Checking and Premier Interest Checking. Fees may reduce earnings. This is a variable rate account; Annual Percentage Yield (APY) may change after account opening.

⁴. The earnings credit will be applied against monthly service fees, which may reduce or totally offset these charges.

⁵. Investment Sweep. Balance may be invested in an overnight repurchase agreement, fully collateralized by government agency securities, to earn interest. Interest is accrued daily and paid weekly to your account.