

Business Chart of Accounts

as of April 2025



Tompkins State Bank

Type of Account	Min. Bal. to Open	Minimum Average Balance to Avoid S/C	Tiered Interest Structure	Statements	Images with paper statements
CHECKING ACCOUNTS					
Small Business Choice Checking	\$100.00	50 Free Debits / 50 Free Credits 150 Free Deposited Items Excess Items @ \$.25 ea \$0.00 - \$499.99 \$5.00 \$500.00+ \$ 0.00	Not Interest Bearing	E Statements	N/A
Business Choice Checking	\$100.00	100 Free Debits / 100 Free Credits 300 Free Deposited Items Excess Items @ \$.25 ea \$0.00 - \$999.99 \$10.00 \$1,000.00 + \$ 0.00	Not Interest Bearing	Paper or E Statements	\$3/mon
Business Choice Plus Checking	\$100.00	100 Free Debits / 100 Free Credits 300 Free Deposited Items Excess Items @ \$.25 ea \$0.00 + \$10.00	\$0.00 - \$999.99 0.00% \$1,000.00 - \$24,999.99 current rate \$25,000.00 - \$99,999.99 current rate \$100,000.00 + current rate	Paper or E Statements	\$3/mon
Commercial Checking	\$100.00	-Analyzed- See Commercial Services Fee Schedule	Not Interest Bearing	Paper or E Statements	\$3/mon
Community Checking	\$100.00	N/A Treasury Services Fees May Apply	\$0.00 - \$999.99 0.00% \$1,000.00 - \$24,999.99 current rate \$25,000.00 - \$49,999.99 current rate \$50,000.00 + current rate	Paper or E Statements	\$3/mon
Ag Checking	\$100.00	N/A Treasury Services Fees May Apply	Not Interest Bearing	Paper or E Statements	Free Upon Request
MONEY MARKET ACCOUNTS					
Commercial Growth Money Market	\$1,000.00	\$0.00 - \$999.99 \$10.00 \$1,000.00 + \$ 0.00	\$0.00 - \$999.99 0.00% \$1,000.00 - \$24,999.99 current rate \$25,000.00 - \$49,999.99 current rate \$50,000.00 + current rate	Paper or E Statements	\$3/mon
Commercial Growth Money Market Plus	\$30,000.00	\$0.00 - \$29,999.99 \$20.00 \$30,000.00 + \$ 0.00	\$0.00 - \$29,999.99 0.00% \$30,000.00 - \$99,999.99 current rate \$100,000.00 - \$249,999.99 current rate \$250,000.00 + current rate	Paper or E Statements	\$3/mon
PUBLIC FUNDS CHECKING					
Public Funds Checking	\$0.00	N/A	Not Interest Bearing	Paper or E Statements	\$3/mon
Public Funds Interest Ckg	\$0.00	N/A	\$0.00 - \$999.99 0.00% \$1,000.00 - \$2,499.99 current rate \$2,500.00 + current rate	Paper or E Statements	\$3/mon
MISCELLANEOUS CHECKING					
Lawyers Trust Fund Ckg	\$100.00	N/A	All interest is sent to Illinois Lawyers Trust Fund	Paper or E Statements	Free Upon Request

