



QUANTUM
CREDIT UNION

BUSINESS ACCOUNT COMPARISON

**BUSINESS
FIRST**

**BUSINESS
SELECT**

**BUSINESS
VANTAGE**

	BUSINESS FIRST	BUSINESS SELECT	BUSINESS VANTAGE
Member Share Requirement ¹	\$5	\$5	\$5
Account Service Fee (Monthly)	\$0	\$5	\$7
Minimum Opening Deposit	\$100	\$100	\$100
Interest Earning	No	No	Yes
Free Transaction Limit	100 In/Out	250 In/Out	Unlimited
Cost Per Item Over Transaction Limit ²	\$0.25	\$0.25	-
e-Statements Required	✓	✓	✓
Overdraft Protection	✓	✓	✓
Overdraft Line of Credit ³	✓	✓	✓
Online and Mobile Access	✓	✓	✓
VISA [®] Debit Card	✓	✓	✓
Domestic Wires	✓	✓	✓
Payroll Services ⁴	✓	✓	✓
Merchant Card Services ⁴	✓	✓	✓
Insurance Services ⁴	✓	✓	✓

¹**Business Member Share** \$5.00 Member Share required.

²**Transaction Fees** Transaction fees are excluded from the following transaction types: ATM, Debit Card, ACH Deposits, Transfers, Cash/Coin, Wire Transfer Fee, Business Line of Credit Overdraft Fee (interest rates apply)

³**Overdraft Line of Credit.** Subject to approval. Terms and rates vary based on creditworthiness and qualifications.

⁴**Referral partnerships for these services.**