



# Newport Federal Bank Business Checking



Since 1934, Your Needs Are Our #1 Priority

Small Business Checking  
Business Analysis

## Three Locations To Serve You

### Main Branch

170 West Broadway  
Newport, TN 37821  
423-623-6088

### Cosby Branch

345 Cosby Highway  
Newport, TN 37821  
423-623-8692

### Downtown Branch

263 East Broadway  
Newport, TN 37821  
423-623-8794

Website - <http://www.newportfederalbank.com>



Customized Solutions For Your Business

## Newport Federal Bank At Work For You

A hallmark of our service is to take an active interest in your business. We welcome your questions and are pleased to use our years of business experience to provide advice and guidance when you need it.

As an independent, locally-owned bank, we are not encumbered by the stringent corporate policies and multiple layers of approval you will find at the big, out-of-state banks. Our bankers have the freedom and flexibility to build solutions to fit your business needs. We truly want to be a partner in your success.

## Solutions For Your Business Needs

Newport Federal Bank has the products and expertise to partner with you and help you reach your financial goals.

We can help you choose the right business checking account, loans, and lines of credit to help your business dreams become reality.

**Contact One of Our Customer Service Representatives for More Information.**

## Business Analysis

This account is typically ideal for medium to larger businesses that make frequent deposits consisting of a large number of items. An earnings credit is calculated and credited to your account. This earnings credit can offset, or completely eliminate, per-item transaction fees.

### Monthly Service Fees

Account Maintenance	▪ - \$10.00 Month
ACH Debits	▪ - \$0.10 Item
ACH File Processing	▪ - \$5.00 Item
ACH NOC	▪ - \$1.00 Item
ACH Returns	▪ - \$1.00 Item
ATM Deposits	▪ - \$0.10 Item
ATM Withdrawals	▪ - \$0.10 Item
Cash and Currency Services	▪ - \$0.10 per 100
Checks Clearing	▪ - \$0.10 Item
Deposited Items – Local	▪ - \$0.10 Item
Deposited Items – Transit	▪ - \$0.10 Item
Deposits Made	▪ - \$0.10 Item
On-Us Check Cashing	▪ - \$0.10 Item
Returned Deposited Items	▪ - \$5.00 Item
Sweep Maintenance	▪ - \$5.00 Month
Wire Transfer	▪ - \$10.00 Item
Earnings Credit Rate	▪ - 0.50%
Reserve Rate	▪ - 10.00%



## Small Business Checking

If you expect only light activity on your account (the number of checks written and number of items deposited), then you may be able to benefit from special discount pricing through our Small Business Checking Account.

### Monthly Service Fees

A service fee of \$5.00 will be imposed every monthly statement cycle if the balance in the account falls below \$500.00 any day of the monthly statement cycle.