

Free Checking for Business

If You Would Like

A basic checking account with a simple pricing structure.

Then You Need

Free Checking for Business

Key Benefits

1. **First 350 transactions are free**
2. **No minimum balance required**
3. **No monthly maintenance fee**
4. **Free night deposit services**
5. **Free on-line banking**
6. **Free debit cards with varying levels of access**



Frequently Asked Questions:

Who would benefit from using this account?

Businesses with low to moderate account activity and those who do not carry a high average daily balance.

Is there a minimum balance requirement to avoid service charges?

No, there is no minimum balance requirement or monthly service charge.

Does this account earn interest?

No, this account does not earn interest.

How many free transactions are allowed each month?

The first 350 transactions are free. After that, there is a .50 charge for each additional transaction.

What is considered a transaction?

Deposits, deposited items and checks written are considered transactions.

(Continued)

If you have any questions about our accounts or services or would like some help choosing the products that best suit your needs and lifestyle, give us a call at (203) 783-5700. We'll show youThere's no place like hometown banking.

Specific terms and information may be obtained by visiting any office of The Milford Bank.

Member FDIC



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Frequently Asked Questions (continued):

What other value-added service are available to "Free Checking for Business" customers?

- **Free Imaged Statements**—Makes sorting through and storing your cancelled checks much faster and more convenient.
- **Free Business Web Office Internet Banking**—Access your business account information anytime using a secure Internet connection. Multiple users with varying levels of access can be added or rescinded at any time.
- **Free Telephone Banking**—Access your account information day or night using this quick, convenient and easy-to-use service.
- **Free Coin Counting**—A self-service coin machine is located at each of our offices.
- **Free Night Deposit Services**—Night drops are available at all of our offices.
- **Free Cash Deposit Services**—There is never a fee to deposit cash into your "Free Checking for Business" account. Making change for your business is always free too.
- **Free Visa Debit Cards**—Debit Cards are available with varying levels of access for your employees. You can assign banking responsibilities without sacrificing the security of your accounts.
- **Safe Deposit Boxes**—Available at most of our offices in a variety of sizes.
- **Business Line of Credit**—Available to those who qualify. Lets you borrow money for your business anytime, for any reason by simply writing a check.
- **Sunday Banking Hours**—Our office, located at 1455 Boston Post Road in Milford, is open seven days a week!
- **Certificate of Deposit Registry Service (CDARS)** - Allows us to arrange for FDIC coverage in excess of the standards limits for your CD Accounts.
- **Commercial Letters of Credit**—We can offer you a stand-by letter of credit financing for a variety of purposes. Available to those that qualify.

We also offer:

- Business Credit Cards
- Merchant Credit Card Processing
- International Monetary Services
- Wire Transfers
- Direct Deposit
- Electronic Tax Payments
- A full range of Investment and Insurance Services*

*Investment and insurance products are offered through Infinex Investments, Inc. Member NASD/SIPC. Products and services made available through Infinex are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value.