VIP Business Checking



If You Would Like

A checking account that offers great value and a simple pricing structure.

Then You Need

VIP Business Checking

Key Benefits

- 1. First 1,000 transactions are free
- No minimum balance required
 No monthly maintenance fee

Frequently Asked Questions:

Who would benefit from using this account?

Any business looking to save money on monthly checking fees and does less than 1,000 transactions per month.

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. However, you can link an interest-bearing Money Market or savings account to this account.

How many free transactions are allowed each month?

The first 1,000 transactions are free. After that, there is a .50 charge for each additional transaction.

What is considered a transaction?

Deposit slips, deposited items, checks written, and ACH deposits and withdrawals are considered transactions.

We also offer:

- **Business Debit Cards**
- Mobile Banking
- Mobile Deposit
- Online Banking
- Remote Deposit Capture
- Online Bill Pay
- eStatements
- Wire Transfers
- **International Monetary Services**
- **ACH Origination**

See page two for more value-added services!

If you have any questions about our products or services or would like some help choosing the account(s) that best suit your needs and lifestyle, give us a call at (203) 783-5700.

Rates, terms and conditions are subject to change. Other fees may apply.

Member FDIC



Value-added services offered to VIP Business Checking customers:

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.

Business Mobile Banking—Access your business account anytime on your mobile device.

Business Online Banking with Bill Pay—Access your business account anytime using a secure Internet connection. Multiple users with varying levels of access can be added or removed at any time.

Remote Deposit—Quickly and easily deposit checks via The Milford Bank's Business Mobile Banking app or sign up for remote deposit capture and scan check deposits from your office.

eStatements and Image Statements—Makes sorting through and storing your statements and cancelled checks faster, more secure, and more convenient.

Night Deposit Services—Night drops are available at all of our offices.

Telephone Banking—Access your account information day or night using this quick, convenient and easy-to-use automated service.

Sunday Banking Hours—Our Post Road East Office is open 7 days a week!

Business Line of Credit—Lets you borrow money for your business anytime, for any reason by simply writing a check. Available to those who qualify.

Business and Commercial Loans—The Milford Bank offers a variety of loans customized to the size of your business and the scope of your goal. Available to those who qualify.

Commercial Letters of Credit—We can offer you a stand-by letter of credit financing for a variety of purposes. Available to those who qualify.

Condominium Association Loan Program—We can provide financing for capital expenditures from \$100,000 and up for roofing, siding, paving, window replacement, and recreational facilities. Our interest rates are very competitive and our terms are flexible.

Certificate of Deposit Registry Service (CDARS) - Allows us to arrange for FDIC coverage in excess of the standards limits for your CD Accounts.

Coin Counting—A self-service coin machine is located at each of our offices. The service fee is waived for all customers.

Safe Deposit Boxes—Available at most of our offices in a variety of sizes.

Investment and Insurance Services*

401(k) Retirement Plans



*Investment and insurance products and services are offered through INFINEX INVESTMENTS, INC. Member <u>FINRA/SIPC</u>. TMB Financial Solutions is a trade name of The Milford Bank. Infinex and The Milford Bank are not affiliated. 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 possible loss of value.