BUSINESS DEPOSIT ACCOUNTS: FEATURES AND BENEFITS

PLUMAS BANK
Member FDIC

To welcome Cornerstone clients, Plumas Bank is waiving monthly service fees for business deposit accounts during the first year (July 21, 2025 – July 31, 2026). Additionally, clients receive one complimentary order of checks per account. All other fees and charges may still apply. If you have questions, your Plumas Bank team can help. Visit your local branch or learn more at plumasbank.com/welcome-cornerstone.

ACCOUNT TYPE	WHEN YOU…	ACCOUNT FEATURES AND BENEFITS
Local Business Checking Account	Need a basic business account	• Online Banking, BillPay, Mobile Banking and eStatements included. • Treasury Management Services available. • FDIC Insured. See Business Schedule of Fees and Charges Disclosure for additional information.
Premium Business Checking Account	Have a high volume business with a large number of transactions	• One complimentary order of Plumas Bank checks per year. • Online Banking, BillPay, Mobile Banking and eStatements included. • Treasury Management Services available. • FDIC Insured. See Business Schedule of Fees and Charges Disclosure for additional information.
Business Analysis Checking Account	Process a very large number of transactions and/or handle a high volume of cash	• Unlimited check writing. Charged only for the services you use (see Statement of Analysis Service). • Charges can be offset by earnings credit based on your account balance. • Treasury Management Services available. • Online Banking, BillPay, Mobile Banking and eStatements included. • FDIC Insured. See Business Schedule of Fees and Charges Disclosure for additional information.
Business Money Market Account	Prefer liquidity while earning interest	• Funds are liquid; money is always accessible. • Interest is compounded daily and added to the account monthly. • Tiered interest rate structure – the higher the balance, the higher the rate. • Flexible transaction allowance. Certain withdrawal transactions limited per cycle. • Online Banking, BillPay, Mobile Banking and eStatements included. FDIC Insured. • See Business Schedule of Fees and Charges Disclosure for additional information.
Business Savings Account	Want instant access while earning interest	• Funds are liquid and accessible. • Online Banking, BillPay, Mobile Banking and eStatements included. • FDIC insured. See Business Schedule of Fees and Charges Disclosure for additional information.
Add+vantage and Fixed Certificates of Deposit (CD)	Want guaranteed returns for a specific period of time	• Terms available between 1 month and 59 months; interest rates vary. • CDs automatically renew at maturity unless client contacts Plumas Bank within the 10-day grace period. • Interest can be added to the principal or credited to another Plumas Bank account. • Early withdrawal penalties vary; No charge if CD is held until maturity. • FDIC Insured. See Business Schedule of Fees and Charges Disclosure for additional information.