

# BANKING COMPARISON WORKSHEET

Side-by-Side Evaluation for Board Review

Organization: \_\_\_\_\_ Date: \_\_\_\_\_  
 Prepared By: \_\_\_\_\_ Average Deposit Balance: \$ \_\_\_\_\_

FEATURE	CURRENT BANK: .....	HOLDINGS
<b>FEES &amp; PRICING</b>		
Monthly maintenance fee	.....	\$0
Per-transaction fee	.....	\$0
Incoming wire fee	.....	\$0 (free)
Outgoing wire fee (domestic)	.....	\$0
Minimum balance requirement	.....	None
<b>INTEREST &amp; YIELD</b>		
Checking APY	.....	1.75%
Estimated annual interest on deposits	\$ .....	\$ _____ (use calculator)
<b>INSURANCE &amp; SECURITY</b>		
FDIC insurance limit	.....	Up to \$3,000,000
FDIC member bank	.....	i3 Bank, Member FDIC
SOC compliance	.....	SOC 1 Type II
Encryption standard	.....	256-bit AES
Two-factor authentication	.....	Yes (SMS, app, hardware)
<b>FEATURES &amp; CAPABILITIES</b>		
AI-powered accounting / categorization	.....	Included
Multi-user access with roles	.....	Yes — unlimited users
Business debit cards	.....	Virtual + physical, instant issue

Sub-accounts (fund tracking)	.....	Unlimited
Approval workflows	.....	Yes
Reporting & export	.....	CSV, PDF, QuickBooks
<b>MIGRATION &amp; SUPPORT</b>		
Onboarding / migration support	N/A	White-glove, under 2 weeks
Uptime SLA	.....	99.99%
Customer support	.....	Phone, email, in-app

### Annual Cost / Benefit Summary

Current bank annual fees paid:	\$ .....
Current bank annual interest earned:	\$ .....
Holdings annual fees:	\$0
Holdings estimated annual interest:	\$ .....
<b>Net annual benefit of switching:</b>	<b>\$ .....</b>