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As a small bank in only five states, Comerica understands the challenges that small business owners face, and the bank's basic business checking account features cater to small business owners. This account has no monthly maintenance fee, a low \$50 opening deposit requirement, and 75 free transactions per month.

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a freelance writer getting earnings transferred into the account.

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If you want the traditional bank experience, Chase is your best option as a small-business owner. Chase has locations around the country, offers business checking with no fee as long as you maintain a \$1,500 minimum balance, plus one of the best online banking and mobile banking systems available.

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The Chase business checking account even comes with a \$300 bonus when you open an account and deposit at least \$2,000 within 20 days of opening it. You have to keep your money on deposit for at least 60 days and complete five qualifying transactions during that same timeline.

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