

# Business Accounts Schedule of Fees

Effective July 1, 2024

For non-analyzed business accounts unless otherwise disclosed in your account specific Terms and Conditions

Business deposit accounts are subject to the following charges for services in addition to applicable monthly maintenance fees. If your interest-bearing account is subject to any of the following fees, it could reduce your earnings.<sup>1</sup>

Visa® Debit and ATM Card Fees	Debit Card Replacement	No charge	
	Debit Card Rush Fee	\$40.00	Per card
	Non-Commerce Bank ATM Inquiry	No charge	
	Non-Commerce Bank ATM Transaction	No charge	
	International ATM/Debit Transaction	No charge	
	ATM (Customer Withdrawal ) Limit	\$1,000.00	Per 24 hour period
	Point of Sale (POS ) Limit	\$5,000.00	Per 24 Hour Period
Foreign Clearing	<b>CANADIAN CHECK DEPOSIT (CASH LETTER)</b>	Other financial institutions' fees may apply	
	Canadian Check Clearing Fee	\$10.00	Per item
	USD Check Clearing Fee	\$25.00	Per item
	<b>FOREIGN COLLECTION CLEARING</b>	Other financial institutions' fees may apply	
	Foreign Collection Item	\$50.00	Per item
Online Banking and Bill Pay	<b>BUSINESS ONLINE BANKING<sup>2</sup></b>	No charge	
	Online Access	No charge	
	Online Access with Bill Pay	No charge	
	Mobile Banking	No charge	
	Mobile Banking with Bill Pay	No charge	
	eStatements	No charge	
Overdraft Services	Overdraft Fee	\$29.00	<ul style="list-style-type: none"> <li>•Per check, ACH, or wire transaction that overdraws your account.</li> <li>•Per multiple-use debit card transaction that overdraws your account.</li> <li>•Per non-debit card transaction that overdraws your account.</li> </ul> <p>We will not charge any per-item OD fees if your account is overdrawn \$30 or less after all credit and debit transactions are posted to your account following the close of the business day.</p>
	Insufficient Funds Fee	\$0.00	For any transaction the bank returns or declines that will overdraw the account.
Returned Items	Deposited Item Return Fee	\$10.00	Each
	Re-cleared item	\$10.00	Each

1. See Deposit Account Agreement.

2. See Business Online Banking User Terms and Conditions Agreement and the Digital Banking Service Agreement for additional information.

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Statements and Research	Statement Copy	\$2.00	Each
	Check Copy	\$2.00	Each
	Research Time - Account Records	\$40.00	Per hour
Stop Payments	Stop Payment Fee	\$25.00	Per item. Includes ACH, Checks, Cashier's Checks, Preauthorized Transfers, and Preauthorized Debit Card Payments.
Wire Transfers	<b>DOMESTIC</b>		
	Incoming Wire	\$15.00	Each
	Online Outgoing Wire	\$15.00	Each
	In Person Outgoing	\$35.00	Each
	Phone Outgoing	\$50.00	Each
	<b>INTERNATIONAL</b>		
	Incoming Wire	\$15.00	Each
	Outgoing Wire	\$45.00	Each
	<b>WIRE NOTIFICATION</b>		
	Wire Research Fee	\$25.00	Each
Notary Services	Fee Per Signature	No Charge	
Legal Fees	Legal Processing Fees	\$125.00	For processing levy, garnishment, or other legal services.
Additional Account Fees and Services	Cashiers Check	\$10.00	Each
	Non-Customer Check Cashing Fee	\$10.00	Each
	Dormant Fee	\$5.00	Per month
	Currency Exchange	\$0.10	Per hundred
	Coin Exchange	\$0.10	Per roll
	Domestic Collection	\$50.00	Per Item