

Personal Accounts Schedule of Fees

Effective January 1, 2020

Deposit accounts are subject to the following charges for services. If your interest-bearing account is subject to any of the following fees, it could reduce your earnings.

Overdraft Transactions	Insufficient Funds (NSF) Fee	\$35.00	<ul style="list-style-type: none"> Per Check, ACH, or wire transaction posted against insufficient funds, whether the bank pays or returns the transaction. Per multiple-use debit card transaction paid against insufficient funds. Per non-debit card withdrawal transaction paid against insufficient funds. <p>A maximum of five fees will be charged per account per business day. No fees will be charged if the account is overdrawn \$5 or less after all transactions post following the closing of business.</p>
	Deposited Item Return Fee	\$10.00	Per Item. Includes any check, draft, ACH credit or debit, or other form of payment to or debit against an account.
Returned Items	Redeposit of Returned Item	\$10.00	Each Item
	Checking Account Inactive 3 Years	\$5.00	Per month
Dormant Account Fee	Savings Account Inactive 3 Years	\$5.00	Per month
	Stop Payment Fee	\$19.00	Each Request (includes ACH, Checks, Cashier's Checks, Preauthorized Transfers and Preauthorized Debit Card Payments)
Stop Payments			

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Legal Processing	Tax Garnishment or Levy	\$100.00	Per Request
Cashier's Checks	Cashier's Checks	\$10.00	Each Check
Statement Research Services	Research Time - Account Records	\$30.00	Fee charged per hour
	Statement Copy	\$3.00	Per statement copy
	Check Copy	\$2.00>10 Checks	Per check copy
Wire Transfers	Domestic Incoming	\$15.00	Each Wire
	Domestic Outgoing	\$15.00	Each Wire completed in Online Banking
	Domestic Outgoing	\$25.00	Each Wire completed at the Branch
	International Incoming	\$15.00	Each Wire
	International Outgoing	\$25.00	Each wire completed in Online Banking
	International Outgoing	\$40.00	Each wire completed at the Branch
Foreign Items	Foreign Draft (Issuance) Fee	\$20.00	
ATM/VISA® Debit Card Services	Non-Commerce Bank of Oregon ATM Transaction	No Charge	
	Non-Commerce Bank ATM Inquiry	No Charge	
	International ATM/Debit Transaction	No Charge	
	VISA® Debit Card Limits	Transaction Limits	
	ATM (Customer Withdrawal) Limit	\$1,000	Per 24 Hour Period
Point of Sale (POS) Limit	\$5,000	Per 24 Hour Period	
Online Banking	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	
	Domestic Outgoing Online Wire	\$15.00	Each Wire
	Online Stop Payment	\$19.00	Each Request

To request any of the above services, please call Client Services at (503)548-1000