

Summary of Deposit Account Agreement Changes

We have revised the Deposit Account Agreement to make the following changes:

1. We have removed the “Continuing Overdraft Fee” in section 7(b), which was a daily fee triggered by an account being in overdraft condition for 7 consecutive days. This fee will no longer be charged.
2. We have revised the provisions regarding Insufficient Funds Fee in Section 7(b), adjusting or increasing the Available Balance at when the Fee is triggered (previously at \$5). The provisions now read as follows:

Insufficient Funds Fee (NSF). If we pay a debit transaction for an amount that exceeds your Available Balance by more than \$30 (more than \$100 for accounts at Commerce Bank of Washington) after all credit and debit transactions are posted to your account following the close of the business day, we will charge your account an Insufficient Funds (NSF) Fee in the amount stated in your Personal Account Schedule of Fees. See **Credits to Your Account and Order of Processing Withdrawals** section.

Here’s an example of how our payment of a transaction for an amount that exceeds your Available Balance will cause an NSF Fee. (For purposes of the example, assume the NSF Fee is \$29.)

On Monday morning the Available Balance in your account is \$100. Later that day you first write a check for \$90 and then use your debit card at a restaurant for a \$45 purchase. Because the restaurant transaction immediately causes an Authorization Hold (this term is defined in the “**Additional Definitions**” section below) of \$45 to be placed on your account, your Available Balance is reduced to \$55. If on Tuesday the \$90 check (a withdrawal) is posted to your account before a credit (for example, a cash deposit) of \$35 or more is posted, an Overdraft will occur. Because payment of the check will overdraw your Available Balance by \$35 (in other words, your Available Balance will be -\$35), we will charge a \$29 NSF Fee. The NSF Fee will be treated as a debit to your account, making your Available Balance -\$64.

Insufficient Funds Fee – Returned Item. If we decline to pay a debit transaction because the amount of the transaction exceeds your Available Balance or you have opted out of our Standard Overdraft Practices (see Standard Overdraft Practices Section), we will not charge your account an Insufficient Funds Fee. However, any item re-presented for payment will be recognized as a new item, and may be assessed an NSF fee if the item is paid against an insufficient Available Balance.