

Business Accounts Schedule of Fees

Effective July 1, 2024

Debit Card Replacement No charge Debit Card Rush Fee \$40.00 Per card Non-Commerce Bank ATM Inquiry No charge Non-Commerce Bank ATM Inquiry No charge ATM Card Fees ATM (Customer Withdrawal) Limit \$1,000.00 Per 24 hour period Point of Sale (POS) Limit \$15,000.00 Per 24 hour period CANADIAN CHECK DEPOSIT (CASH LETTER) Other financial institutions' fees may apply Clearing Clearing Collection CLEARING Other financial institutions' fees may apply Foreign CUSC CLEARING Other Collection CLEARING Other financial institutions' fees may apply Foreign Collection CLEARING Other financial institutions' fees may apply Foreign Collection LEARING Other financial institutions' fees may apply Foreign Collection Item \$50.00 Per item BUSINESS ONLINE BANKING No charge Online Banking Online Access No charge Online Access with Bill Pay No charge Mobile Banking No charge Mobile Banking No charge Overdraft Fee S10.00 Per check, ACH, or wire transaction that overdraws your account. Per multiple-use debit card transaction that overdraws your account. Per mondebit card transact			The following rees, it eoc	and reduce your currings.
Non-Commerce Bank ATM Inquiry No charge Non-Commerce Bank ATM Transaction No charge	Visa® Debit and	Debit Card Replacement	No charge	
Non-Commerce Bank ATM Transaction No charge ATM (Customer Withdrawal) Limit \$1,000.00 Per 24 hour period Point of Sale (POS) Limit \$15,000.00 Per 24 hour period CANADIAN CHECK DEPOST (CASH LETTER) Other financial institutions' fees may apply Canadian Check Clearing Fee \$10.00 Per item USD Check Clearing Fee \$25.00 Per item Other financial institutions' fees may apply Proteign Collectrion Clearing Fee \$25.00 Per item FOREIGN COLLECTION CLEARING Other financial institutions' fees may apply Proteign Collection Item \$50.00 Per item BUSINESS ONLINE BANKING Other financial institutions' fees may apply Proteign Collection Item \$50.00 Per item Online Banking Online Access With Bill Pay No charge Online Access With Bill Pay No charge Mobile Banking with Bill Pay No charge Wordraft Fee S29.00 Per check, ACH, or wire transaction that overdraws your account. Per multiple-use debit card transaction that overdraws your account. Per non-debit card transaction that overdraws your account is overdrawn \$100 or less after all credit and debit transactions are posted to your account following the close of the business day. Insufficient Funds Fee \$0.00 For any transaction the bank returns or declines that will overdraw the account.		Debit Card Rush Fee	\$40.00	Per card
ATM Card Fees International ATM/Debit Transaction No charge		Non-Commerce Bank ATM Inquiry	No charge	
International ATM/Debit Transaction ATM (Customer Withdrawal) Limit Point of Sale (POS) Limit S15,000.00 Per 24 hour period CANADIAN CHECK DEPOSIT (CASH LETTER) Canadian Check Clearing Fee S10.00 Per item USD Check Clearing Fee S25.00 Per item Other financial institutions' fees may apply Foreign Clearing FOREIGN COLLECTION CLEARING Foreign Collection Item S50.00 Per item Other financial institutions' fees may apply Foreign Collection Item S50.00 Per item Other financial institutions' fees may apply Foreign Collection Item S50.00 Per item Other financial institutions' fees may apply Foreign Collection Item S50.00 Per item Other financial institutions' fees may apply Foreign Collection Item S50.00 Per item Other financial institutions' fees may apply Foreign Collection Item S50.00 Per item Other financial institutions' fees may apply Foreign Collection Item S50.00 Per item Other financial institutions' fees may apply Foreign Collection Item S50.00 Per item Other financial institutions' fees may apply Foreign Collection Item S50.00 Per item Other financial institutions' fees may apply Foreign Collection Item S50.00 Per item Other financial institutions' fees may apply Foreign Collection Item S50.00 Per item S50.00 Per item S50.00 Per item S50.00 Per item Other financial institutions' fees may apply Foreign Collection Item S50.00 Per item		Non-Commerce Bank ATM Transaction	No charge	
Point of Sale (POS) Limit \$15,000.00 Per 24 Hour Period CANADIAN CHECK DEPOSIT (CASH LETTER) Other financial institutions' fees may apply Canadian Check Clearing Fee \$10.00 Per item USD Check Clearing Fee \$25.00 Per item Other financial institutions' fees may apply Foreign Collection tem \$50.00 Per item Other financial institutions' fees may apply Foreign Collection Item \$50.00 Per item Other financial institutions' fees may apply Foreign Collection Item \$50.00 Per item Other financial institutions' fees may apply Foreign Collection Item \$50.00 Per item Other financial institutions' fees may apply No charge Oocharge Ooch	ATIVI Card Fees	International ATM/Debit Transaction	No charge	
CANADIAN CHECK DEPOSIT (CASH LETTER) Canadian Check Clearing Fee \$10.00 Per item USD Check Clearing Fee \$25.00 Per item FOREIGN COLLECTION CLEARING Other financial institutions' fees may apply Foreign Collection Item \$50.00 Per item BUSINESS ONLINE BANKING* Online Access No charge Online Access Who charge Online Access Who charge Mobile Banking with Bill Pay No charge Mobile Banking with Bill Pay No charge Overdraft Fee \$29.00 Per item Overdraft Services Overdraft Services Deposited Item Return Fee \$10.00 For any transaction the bank returns or declines that will overdraw the account. Deposited Item Return Fee \$10.00 Each		ATM (Customer Withdrawal) Limit	\$1,000.00	Per 24 hour period
Canadian Check Clearing Fee \$10.00 Per item		Point of Sale (POS) Limit	\$15,000.00	Per 24 Hour Period
USD Check Clearing Fee \$25.00 Per item		CANADIAN CHECK DEPOSIT (CASH LETTER)		Other financial institutions' fees may apply
Clearing Specific	_	Canadian Check Clearing Fee	\$10.00	Per item
Online Banking and Bill Pay Deposited Items Foreign Collection Item S50.00 Per item S50.00 P		USD Check Clearing Fee	\$25.00	Per item
Online Banking and Bill Pay Online Access with Bill Pay Mobile Banking Wo charge Mobile Banking Wo charge Mobile Banking Wo charge Statements No charge Overdraft Fee Overdraft Fee Overdraft Services Overdraft Services BUSINESS ONLINE BANKING Online Access with Bill Pay Mobile Banking Wo charge Statements No charge Statements No charge Per check, ACH, or wire transaction that overdraws your account. Per multiple-use debit card transaction that overdraws your account. Per non-debit card transaction that overdraws your account. We will not charge any per-item OD fees if your account is overdrawn \$100 or less after all credit and debit transactions are posted to your account following the close of the business day. Insufficient Funds Fee \$0.00 For any transaction the bank returns or declines that will overdraw the account.		FOREIGN COLLECTION CLEARING		Other financial institutions' fees may apply
Online Banking and Bill Pay Mobile Banking with Bill Pay Per check, ACH, or wire transaction that overdraws your account. Per multiple-use debit card transaction that overdraws your account. Per non-debit card transaction that overdraws your account.		Foreign Collection Item	\$50.00	Per item
Online Banking and Bill Pay Mobile Banking Mobile Banking No charge Mobile Banking with Bill Pay No charge eStatements No charge Overdraft Fee Overdraft Fee Overdraft Fee Overdraft Services Overdraft Services Online Access with Bill Pay No charge Per check, ACH, or wire transaction that overdraws your account. Per multiple-use debit card transaction that overdraws your account. Per non-debit card transaction that overdraws your account. Per non-debit card transaction that overdraws your account is overdrawn \$100 or less after all credit and debit transactions are posted to your account following the close of the business day. Insufficient Funds Fee \$0.00 For any transaction the bank returns or declines that will overdraw the account.	_	BUSINESS ONLINE BANKING ²	No charge	
And Bill Pay Mobile Banking with Bill Pay Mobile Banking with Bill Pay No charge eStatements No charge Overdraft Fee \$29.00 •Per check, ACH, or wire transaction that overdraws your account. •Per multiple-use debit card transaction that overdraws your account. •Per non-debit card transaction that overdraws your account. •Per non-debit card transaction that overdraws your account. We will not charge any per-item OD fees if your account is overdrawn \$100 or less after all credit and debit transactions are posted to your account following the close of the business day. Insufficient Funds Fee \$0.00 For any transaction the bank returns or declines that will overdraw the account.		Online Access	No charge	
Mobile Banking with Bill Pay		Online Access with Bill Pay	No charge	
Overdraft Fee \$29.00 •Per check, ACH, or wire transaction that overdraws your account. •Per multiple-use debit card transaction that overdraws your account. •Per non-debit card transaction that overdraws your account. •Per non-debit card transaction that overdraws your account. We will not charge any per-item OD fees if your account is overdrawn \$100 or less after all credit and debit transactions are posted to your account following the close of the business day. Insufficient Funds Fee \$0.00 For any transaction the bank returns or declines that will overdraw the account.		Mobile Banking	No charge	
Overdraft Fee \$29.00 •Per check, ACH, or wire transaction that overdraws your account. •Per multiple-use debit card transaction that overdraws your account. •Per non-debit card transaction that overdraws your account. •Per non-debit card transaction that overdraws your account. •Per non-debit card transaction that overdraws your account. We will not charge any per-item OD fees if your account is overdrawn \$100 or less after all credit and debit transactions are posted to your account following the close of the business day. Insufficient Funds Fee \$0.00 For any transaction the bank returns or declines that will overdraw the account.		Mobile Banking with Bill Pay		
Overdraft Services Overdraft Services Services Overdraft Services Overdraft Service		eStatements _	No charge	
Overdraft Services Overdraft Services Services Overdraft Services Overdraft Service		Overdraft Fee	\$29.00	
Overdraft Services We will not charge any per-item OD fees if your account is overdrawn \$100 or less after all credit and debit transactions are posted to your account following the close of the business day. Insufficient Funds Fee \$0.00 For any transaction the bank returns or declines that will overdraw the account. Deposited Items \$10.00 Each				
Overdraft Services We will not charge any per-item OD fees if your account is overdrawn \$100 or less after all credit and debit transactions are posted to your account following the close of the business day. Insufficient Funds Fee \$0.00 For any transaction the bank returns or declines that will overdraw the account. Deposited Item Return Fee \$10.00 Each				
Overdraft Services We will not charge any per-item OD fees if your account is overdrawn \$100 or less after all credit and debit transactions are posted to your account following the close of the business day. Insufficient Funds Fee \$0.00 For any transaction the bank returns or declines that will overdraw the account. Deposited Item Return Fee \$10.00 Each				•
Services We will not charge any per-item OD fees if your account is overdrawn \$100 or less after all credit and debit transactions are posted to your account following the close of the business day. Insufficient Funds Fee \$0.00 For any transaction the bank returns or declines that will overdraw the account. Deposited Item Return Fee \$10.00 Each				
account is overdrawn \$100 or less after all credit and debit transactions are posted to your account following the close of the business day. Insufficient Funds Fee \$0.00 For any transaction the bank returns or declines that will overdraw the account. Deposited Item Return Fee \$10.00 Each	Overdraft			
Insufficient Funds Fee \$0.00 For any transaction the bank returns or declines that will overdraw the account. Deposited Item Return Fee \$10.00 Each	Services			
Insufficient Funds Fee \$0.00 For any transaction the bank returns or declines that will overdraw the account. Deposited Item Return Fee \$10.00 Each				·
Insufficient Funds Fee \$0.00 For any transaction the bank returns or declines that will overdraw the account. Deposited Item Return Fee \$10.00 Each				·
Returned Items that will overdraw the account. Deposited Item Return Fee \$10.00 Each				
Returned Items Deposited Item Return Fee \$10.00 Each		Insufficient Funds Fee	\$0.00	•
Returned Items ————————————————————————————————————				that will overdraw the account.
Re-cleared item \$6.00 Each	Returned Items	Deposited Item Return Fee	\$10.00	Each
		Re-cleared item	\$6.00	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.

THE COMMERCE BANK

Business Accounts Schedule of Fees Effective July 1, 2024 For non-analyzed business accounts unless otherwise disclosed in your account specific Terms and Conditions Statement Copy \$2.00 Each **Statements** Check Copy \$2.00 Each and Research Research Time - Account Records \$40.00 Per hour Per item. Includes ACH, Checks, Cashier's **Stop Payments** Stop Payment Fee \$25.00 Checks, Preauthorized Transfers, and Preauthorized Debit Card Payments. **DOMESTIC Incoming Wire** \$15.00 Each Wire Transfers Online Outgoing Wire \$15.00 Each In Person Outgoing \$35.00 Each Phone Outgoing \$50.00 Each INTERNATIONAL \$15.00 Incoming Wire Each **Outgoing Wire** \$45.00 Each WIRE NOTIFICATION **Email Wire Notifications** \$5.00 Each account Wire Research Fee \$25.00 Each Fee Per Signature No Charge **Notary Services Medallion Stamp** \$25.00 Each (Customer only), per certificate For processing levy, garnishment, or other legal Legal Fees **Legal Processing Fees** \$125.00 services. \$10.00 Each Cashiers Check \$10.00 Each Non-Customer Check Cashing Fee Additional **Dormant Fee** \$5.00 Per month **Account Fees** \$0.10 Per hundred **Currency Exchange** \$0.10 Per roll and Services Coin Exchange \$10.00 Per pick-up or drop-off Courier Fee \$50.00 Per item

Domestic Collection