

Personal Accounts Schedule of Fees

Effective July 1, 2024

Personal 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.¹

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	\$15,000.00	Per 24 Hour Period
Foreign Clearing	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
	FOREIGN COLLECTION CLEARING		Other financial institutions' fees may apply
	Foreign Collection Item	\$50.00	Per item
Online Banking and Bill Pay	CONSUMER ONLINE BANKING²	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"> •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 charge your account no more than five per-item OD fees on any business day. 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.

1. See Deposit Account Agreement.

2. See Consumer 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	DOMESTIC		
	Incoming Wire	\$15.00	Each
	Online Outgoing Wire	\$15.00	Each
	In Person Outgoing	\$35.00	Each
	Phone Outgoing	\$50.00	Each
	INTERNATIONAL		
	Incoming Wire	\$15.00	Each
	Outgoing Wire	\$45.00	Each
	WIRE NOTIFICATIONS		
	Email Wire Notifications	\$5.00	Each account
Wire Research Fee	\$25.00	Each	
Notary Services	Fee Per Signature	No Charge	
	Medallion Stamp (Customer only), per certificate	\$25.00	Each
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
	Courier Fee	\$10.00	Per pick-up or drop-off
	Domestic Collections	\$50.00	Per item