

Personal Accounts Schedule of Fees

Effective July 13, 2022

Overdraft Transactions

Insufficient Funds (NSF) Fee \$29.00

\$0 if the bank returns or declines a transaction that will overdraw the account.

\$29 per item if the bank pays any of the following:

- 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 NSF fees on any business day.

We will not charge any per-item NSF 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.

Returned Items

Deposited Item Return Fee \$5.00

Per Item. Includes any check, draft, ACH credit or debit, or other form of payment to or debit against an account.

Redeposit of Returned Item \$5.00

Each Item

Stop Payments

Stop Payment Fee \$20.00

Each Request (includes ACH, Checks, Cashier's Checks, Preauthorized Transfers and Preauthorized Debit Card Payments)

Legal Processing

Tax Garnishment or Levy \$15.00

Per Request

Cashier's Checks

Cashier's Checks \$5.00

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

Per check copy

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Wire Transfers	Domestic Incoming	\$10.00	Each Wire
	Online Domestic Outgoing	\$12.00	Each Wire completed in Online Banking Electronically
	In Person Domestic Outgoing	\$30.00	Each Wire completed at the Branch
	International Incoming	\$10.00	Each Incoming Wire
	Phone Domestic Wire	\$40.00	Each Domestic Wire completed via Phone
	All International Outgoing	\$25.00	Each International Wire
Foreign Items	Foreign Draft (Issuance) Fee	\$20.00	
	<u>Non-Commerce Bank or Washington ATM Transaction</u>		No Charge
ATM/VISA® Debit Card Services	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	\$15,000	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
	Online Stop Payment	\$20.00	Each Request

To request any of the above services, please call Client Services at (206)292-3900