

Small Business Checking Fee Schedule

	myBusiness Checking	myBusiness Select Checking	Small Business Options SM Checking
Minimum Deposit to Open	\$100	\$100	\$100
Normal Monthly Service Charge	\$5	\$9	\$25
Normal Service Charge Waived if:	Small business owner has an open qualifying personal checking account ¹	\$2,500 minimum daily balance ² OR maintain total deposit balances ³ of \$5,000	Maintain total deposit balances ³ of \$25,000 OR Maintain total loan balances ⁴ of \$25,000 OR Maintain total combined deposit and loan balances ⁴ of \$40,000

Transaction Charges⁵

Debits/Credits/Deposited Items	25 FREE Total	150 FREE Total	300 FREE Total
Additional Items	50¢ per item	50¢ per item	50¢ per item
Business Visa® Debit Card	FREE	FREE	FREE
Small Business Online Banking	FREE	FREE	FREE
FREE Cash Deposits	Up to \$5,000 total per cycle	Up to \$10,000 total per cycle	Up to \$20,000 total per cycle

Statement Choices

Account Statement	Monthly Cycle	Monthly Cycle	Monthly Cycle
Paper Statements	\$5 per month	\$5 per month	\$5 per month
Paperless	FREE	FREE	FREE



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Balance Checkbook/ Account Research	\$25 per hour (min \$12.50)	
Cash Deposits	15¢ per \$100	
Cashier's Check – Customer	\$8 each	Overdraft Transfer Fee
Cashier's Check - Non-customer	\$10 each	\$13 each
ATM Transaction Charge: Withdrawal, Transfer, Balance Inquiry		Returned Deposited Item
Commerce Bank ATM Network	Free	\$11 per item
Non-Commerce Bank ATM	\$3.50 per transaction	Statement Ordered (Additional)
Check Copies	\$3.50 per item	\$7 each
Overdraft/Insufficient Funds	\$36 per item	Stop Payment
		\$36 each
		Stop Payment via Online Banking
		\$30 each
		Wire Transfer
		Incoming
		\$15 each
		Outgoing
		\$45 each
		USD International
		\$70 each
		Foreign Currency International
		\$40 each

Additional Business Services

Business Debit Card	Zelle®
Business Loans	Merchant Card Processing
Business Credit Card	Online Services
CashFlow Complete	Remote Deposit

Commerce Bank is prohibited from processing restricted transactions through your business account under the Unlawful Internet Gambling Act of 2006. We reserve the right to deny authorization requests from online gambling merchants, whether or not online gambling is illegal in the state in which you reside.

¹The following personal checking accounts are eligible: Commerce Free Checking, CommerceBasic Checking, CommerceInterest Checking, CommerceRelationship Checking, Benefits Banking Select, Premium, or Private Options.

²Daily balance means the ending ledger balance in the account each day. You must maintain the minimum daily balance every day of the monthly cycle.

³For myBusiness Select, total deposit balance may include business and personal checking, savings and money market balances. For Small Business Options, total deposit balance may include business and personal checking, savings, money market, CDs, and consumer IRA balances. Qualifying balances determined by using the final daily balance on the Checking account statement date each month.

⁴Total loan balance may include outstanding balances in business loans,⁴ Total loan balance may include outstanding balances in business loans, personal installment loans, home equity loans and home equity credit lines.

⁵These transactions include paper and domestic electronic (ACH) debits, credits and deposited items, Online Bill Pay-generated checks, Real-time Payments (RTP®) and Zelle® transactions. Additional transactions are \$0.50 each. The Business Visa Debit Card product is free, and the purchase transactions made with the card do not count towards the account's transaction limits. Transactions sent or received using CashFlow Complete are also excluded from the account's transaction limits.

⁶If your checking account has no activity for 12 consecutive months it will be considered dormant and assessed an \$8 monthly fee, regardless of your balance.

*** All fees are subject to change without notice. Additional fees may be charged for additional services.



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Small Business Savings Fee Schedule

Account Type and Eligibility	Business Savings	Business Money Market Account
	• All Business Types • Not-For-Profit[§] • Governmental	• All Business Types • Not-For-Profit[§] • Governmental
Minimum Deposit to Open	\$100	N/A
Normal Monthly Service Charge	\$3 per monthly cycle	N/A
Transaction Charge	\$2 for 4 or more transactions	20¢ per deposited item after 20 per month
Minimum Balance to Avoid Normal Service Charge	\$300 daily balance OR \$25 monthly electronic deposit*	N/A
Interest Earned	• Interest is compounded on a daily basis and is credited to your account on the last business day of every month. • You must maintain a minimum collected balance of \$100 in the account each day to obtain the disclosed annual percentage yield.** Interest does not accrue on days your ending collected balance is less than \$100.	• Interest is compounded on a monthly cycle basis and is credited to your account at the end of the monthly statement cycle. • When your collected balance is greater than \$10,000, you may earn a higher rate of interest.**
Account Statement	• Quarterly Statements • Paper Statements: \$5 per quarter	• Monthly Cycle • Paper Statements: \$5 per month

The following terms apply to all Savings Accounts, including Money Market Accounts:

- The interest rate and annual percentage yield may change at our discretion at any time.
- Commerce Bank reserves the right to assess a fee for uncollected funds usage and overdrafts.
- If you close your account before interest is credited, you will not receive the accrued interest.
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (i.e. checks).
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the ending collected balance in the account each day. IF your statement cycle ends during a weekend, we will pay interest by projecting the balance from the prior business day. If your balance changes significantly over that weekend, we will make an interest adjustment on the first business day of the next statement cycle.
- Ledger balance includes all deposits of cash and non-cash items (i.e. checks) on the business day we receive the deposit.
- Pre-authorized or automatic transfers or withdrawals from the account, including telephone transfers and third party checks, are limited by law to six per statement cycle. Transfers between accounts of the depositor in person or by mail and withdrawals in person are unlimited.

Definitions:

- * Daily balance refers to the ending ledger balance in the account each day. You must maintain the minimum daily balance every day of the monthly cycle.
- ** Collected balance includes deposits of cash and checks drawn on Commerce Bank and non-cash items (i.e. checks) for which we have received credit in accordance with the availability schedule of the Federal Reserve Bank, local clearinghouse or correspondent bank. If your statement cycle ends during a weekend, we will pay interest by projecting the balance from the prior business day. If your balance changes significantly over that weekend, we will make an interest adjustment on the first business day of the next statement cycle.

§ This fee schedule does not apply to unincorporated associations of natural persons for non-business purposes (i.e. softball teams, book clubs, investment clubs, etc.) For this type of account, see our fee schedule for personal accounts.

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