

Personal Checking

Convenient Services to Make your Banking Easier

Commerce Bank's Automated Teller Machine (ATM) Network provides convenient access to your funds at more than 350 ATMs in Missouri, Kansas, Illinois, Oklahoma and Colorado, as well as ATM locations worldwide displaying the network logos on the back of your card.

Automatic Transfer of Funds can be made from your Commerce checking account to another savings or checking account. Some restrictions may apply.

Overdraft Services allow you to minimize the fees and inconvenience caused by unexpected Overdrafts. Choose Overdraft Transfer (from a linked Commerce deposit account) or Check Plus Overdraft Protection (cash advance from a Commerce credit card). There is no charge until the service is used.

Direct Deposit of payroll or federal government checks can be made into your Commerce Savings or Checking Accounts for convenience and to earn interest immediately.

Online Banking is a quick, easy, and smart way to manage your finances.

Stop by your Commerce Bank today. We'd be delighted to explain all the services designed for your banking convenience including Money Orders, Cashiers Checks, Safe Deposit Boxes, etc.

Notary Services are provided to all Commerce customers.

ATM Access

An ATM card, Visa® Debit Card or Special ConnectionsSM card allows you account access at any Commerce Bank ATM Network location, as well as any ATM displaying the network logos on the back of your card.

ATM Transaction Charge

Commerce Bank ATM Network
Withdrawal, Transfer, Balance Inquiry Free

Non-Commerce Withdrawal,
Transfer, Balance Inquiry \$2.95/per transaction

Special Connections®

Commerce Bank's unique Special Connections® Visa® card allows you to access cash from your other Commerce Bank accounts at the ATM or in the store. Plus, it features a low Introductory rate. Visit commercebank.com/creditcards to learn more and apply.

Additional Services	Transaction Charge	Additional Services	Transaction Charge
Activity Printout	\$3 each	Garnishment/Levy	\$75 each
ATM Transaction Charge		Money Orders – Customer	\$5 each
Commerce Bank ATM Network, Withdrawal, Transfer, Balance Inquiry	Free	– Non-Customer	\$7 each
Non-Commerce Bank ATM ¹ Withdrawal, Transfer, Balance Inquiry	\$2.95/per transaction	Notary – Customer or Absentee Ballots	FREE
ATM Replacement Card Fee	\$5	– Non-Customer	\$2
Balance Checkbook/Account Research	\$30 per hour (min. \$15)	Overdraft/Insufficient Funds ²	\$37
Bank Statement Held at Bank for		Overdraft Transfer Fee ³	\$12 per occurrence
Customer Pick-up	\$5 per month	Pre-authorized Account Transfer	FREE
Cashiers Check – Customer	\$8 each	Stop Payment Order	\$36 per item
– Non-Customer	\$10 each	Stop Payment via Online Banking	\$30 per item
Check Cashing – Customer	FREE	Telephone Transfers	
– Non-Customer	\$8 each	Customer Service Line	\$4 each
Check Copy	\$2 each	1-800-292-1601	
Check Order	Depends on Style/Quantity	24-Hour Account Information Line	FREE
Collection Item ¹	\$20 each	1-800-292-7977	
Counter Checks	4 for \$2	Visa® Debit Card	
Deposited Item Returned	\$13/item	Instant Issue Replacement Fee	\$5
Dormant Account		Visa® Gift Card	\$4.99 each
Checking/Money Market		Wire Transfer – Incoming	\$13 each
– 12 Months No Activity	\$8/month	– Outgoing	\$40 each
Savings		– Intl Wire Fee (Foreign Curr)	\$35 each
– 18 Months No Activity	\$5/month	– Intl Wire Fee (US Dollars)	\$60 each



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¹ Other bank's charge may apply.

² Overdraft/Insufficient Funds of \$1 or more, created by check, ATM withdrawal or other electronic means.

Fee assessed whether item is paid (Overdraft) or returned (Insufficient Funds).

³ An occurrence is described as an instance where funds are transferred from your linked deposit account to cover one or more overdrafts in your checking account. An occurrence can happen only one time per day.

Personal Checking Accounts

Account	Commerce Free Checking
Minimum Deposit to Open	• \$25
Normal Monthly Service Charge	• \$0
Minimum Balance to Avoid Normal Monthly Service Charges	• None
Compounding and Crediting of Interest	• N/A
Statement choices:	
• Paperless Statement ¹	• Free
• Paperless Statement with Images of Checks and Deposit Tickets ¹	• \$1/month
• Paper Statement	• Free
• Paper Statement with Images of Checks and Deposit Tickets	• \$4/month
Account Statement	• Monthly Cycle
Other Features	• Account includes Online Banking, Mobile Banking, Online Bill Pay, Free email or text Alerts ² and a Visa® Debit Card.

Account	Commerce Interest Checking	Commerce Relationship Checking
Minimum Deposit to Open	• \$100	• \$100
Normal Monthly Service Charge	• \$10/monthly cycle	• \$20/monthly cycle
Minimum Balance to Avoid Normal Monthly Service Charges	• During the statement cycle there must be at least a single direct deposit of \$500 or more OR daily balance* of \$1000	• Must maintain \$5,000 average daily balance** in this account OR combined deposit balances of \$15,000 (checking, savings, money market, CD and retail IRA balances.) ³
Compounding and Crediting Interest	<ul style="list-style-type: none"> • Interest rate and annual percentage yield may vary. We may change the interest rate at any time at our discretion. • When your collected balance is greater than \$1,000, you may earn a higher interest rate. • Interest is compounded on a monthly cycle basis and credited to your account at the end of the monthly statement cycle.*** If you close your account before your interest is credited, you will not receive the accrued interest. 	
Statement choices:		
• Paperless Statement ¹	• Free	• Free
• Paperless Statement with Images of Checks and Deposit Tickets ¹	• \$1/month	• Free
• Paper Statement	• \$3/month	• Free
• Paper Statement with Images of Checks and Deposit Tickets	• \$4/month	• Free
Account Statement	• Monthly Cycle	• Monthly Cycle
Other Features	• Account includes Online Banking, Mobile Banking, Online Bill Pay, Free email or text Alerts ² and a Visa® Debit Card.	

Definitions

- 1 Must sign up for Online Banking and change Statement Option to Paperless.
- 2 There is no fee for Mobile Banking or text Alerts. Message and data usage fees may apply; check with your wireless or VoIP provider for more information.
- 3 Qualifying combined deposits include personal checking, savings, money market, CDs, and IRAs owned by the first person listed on the account. Qualifying balances are determined by using the actual daily balance on the day prior to the checking account statement cycle. Business accounts do not qualify.

Definitions

- * Daily balance means the ending ledger balance in the account each day. You must maintain the minimum daily balance every day of the monthly cycle.
- ** Average daily balance is calculated by adding the ending ledger balance in the account for each day of the monthly cycle and dividing that figure by the number of days in the monthly cycle. You must maintain the minimum average daily balance for the monthly cycle.
- *** 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.

Terms

The following terms apply to all Checking Accounts:

- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).
- Collected balance includes deposits of cash and checks drawn on us and non-cash items (for example, checks).
- Ledger balance includes all deposits of cash and non-cash items (for example, checks) on the business day we receive the deposit.

Transaction Limitations

- Unlimited Checking
- Unlimited electronic fund transfers.
- ATM transaction - dollar limitation: You may withdraw cash from Commerce's automated teller machines (ATMs) up to \$1,000 per business day. Dollar limitations may differ at ATMs other than Commerce's.
- Pre-authorized electronic fund transfers. There are no limitations on the dollar amount of any pre-authorized electronic fund transfers. There are no charges for any transfers or for the right to make transfers.