

KU Checking

Convenient Services to Make your Banking Easier

Commerce Bank's Automated Teller Machine (ATM) Network

provides immediate 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, smart and secure 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	\$2.75/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 and NO Annual Fee. 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	\$2.75/per transaction	Notary – Customer or Absentee Ballots – Non-Customer	FREE \$2
ATM Replacement Card Fee	\$5	Overdraft/Insufficient Funds ²	\$37
Balance Checkbook/Account Research	\$30 per hour (min. \$15)	Overdraft Transfer Fee ³	\$12 per occurrence
Bank Statement Held at Bank for		Pre-authorized Account Transfer	FREE
Customer Pick-up	\$5 per month	Stop Payment Order	\$36 per item
Cashiers Check – Customer	\$8 each	Stop Payment via Online Banking	\$30 per item
– Non-Customer	\$10 each	Telephone Transfers	
Check Cashing – Customer	FREE	Customer Service Line	\$4 each
– Non-Customer	\$8 each	1-800-292-1601	
Check Copy	\$2 each	24-Hour Account Information Line	FREE
Check Order	Depends on Style/Quantity	1-800-292-7977	
Collection Item ¹	\$20 each	Visa® Debit Card	
Counter Checks	4 for \$2	Instant Issue Replacement Fee	\$5
Deposited Item Returned	\$13/item	Visa® Gift Card	\$4.99 each
Dormant Account		Wire Transfer – Incoming	\$12 each
Checking/Money Market		– Outgoing	\$40 each
– 12 Months No Activity	\$8/month	– Intl Wire Fee (Foreign Curr)	\$35 each
Savings		– Intl Wire Fee (US Dollars)	\$60 each
– 18 Months No Activity	\$5/month		



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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.

KU Checking Account

Account	KU Checking
Minimum Deposit to Open	<ul style="list-style-type: none">• \$0
Normal Monthly Service Charge	<ul style="list-style-type: none">• \$0
Minimum Balance to Avoid Normal Monthly Service Charges	<ul style="list-style-type: none">• None
Compounding and Crediting of Interest	<ul style="list-style-type: none">• N/A
Statement choices: E-Statement E-Statement with images Paper Statement Paper Statement with Images	<ul style="list-style-type: none">• Free• \$1/month• \$3/month• \$4/month
Account Statement	<ul style="list-style-type: none">• Monthly Cycle
Eligibility	<ul style="list-style-type: none">• Student at The University of Kansas
Other Features	<ul style="list-style-type: none">• Account includes Online Banking, Online Bill Pay, Free email or text Alerts¹ and a Visa® Debit Card.

Definitions

¹ There is no fee to use Mobile Banking. Message and data usage fees may apply; check with your wireless or VoIP provider for more information.

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.